

User Manual

Merchant Services Online

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1 Introduction

This is the user manual for Merchant Services Online (MSO).

Using MSO you can view and download:

- Profile details, including merchant details, account fees, settlement details and transaction charges
- Transaction activity for processed batches, processed transactions, chargeback, retrieval requests and suspense transactions
- Information on the postings to your merchant account
- Details of authorisations

In addition, customer service information is supplied which provides extra support while using MSO.

1.1 About merchants

Use the merchant log-in details provided to log into MSO. The log in will provide you with access based on one of the following merchant types:

- Group merchant
- Sub-group merchant
- Member level merchant

Group or sub-group merchants are only relevant if your merchants are part of a hierarchy. If you are logged in as a group or sub-group merchant, you can view data for all merchants at a lower level in the hierarchy of the group or sub-group. At these levels, transactions cannot be acquired, although the groups can be used for aggregation of billing and settlement.

If you are a member level merchant, you can acquire transactions and view your own data. You cannot view the data of any other merchants.

The merchant number displayed will have one of the following suffixes, depending on the type of merchant selected:

- (M) - The selected merchant is a member level merchant.
- (S) - The selected merchant is a sub-group merchant.
- (G) - The selected merchant is a group merchant.

1.1.1 Merchant numbers

Two numbers are used to identify merchants:

- External

The longer of the 2 numbers is the external number. This is the number registered for the merchant consisting of Merchant ID, Contract ID or Site Number. The Merchant ID, Contract ID and Site ID are included in the letters sent to the merchant confirming registration of the contract and site. Examples of these letters are shown in Annex 1.

- Internal

The shorter number is a unique number generated for use in MSO. This is useful for quickly searching for merchants.

You can use both the external and the internal number wherever a Merchant Number can be filled in.

1.2 Supported browsers

To be able to log in to MSO, you must have an internet connection. Use with following browsers is approved:

- Internet Explorer 7 or later
- Mozilla Firefox 2 or later
- Chrome

2 Getting started

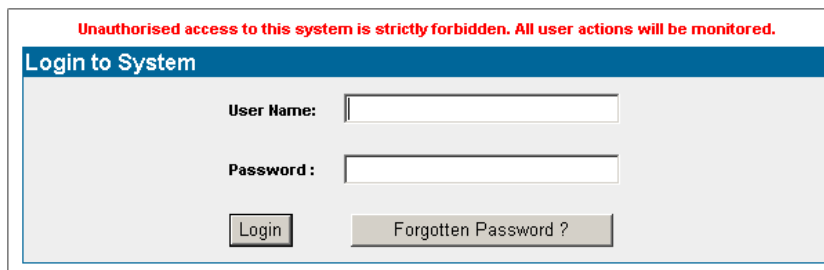
This chapter describes how to log in to MSO and explains the layout of the user interface and the various options available to you while using the application.

2.1 Logging in for the first time

To be able to use MSO, you will be provided with a link. You will also receive an email with your user name and a separate e-mail with your password.

To log in for the first time, take the following steps.

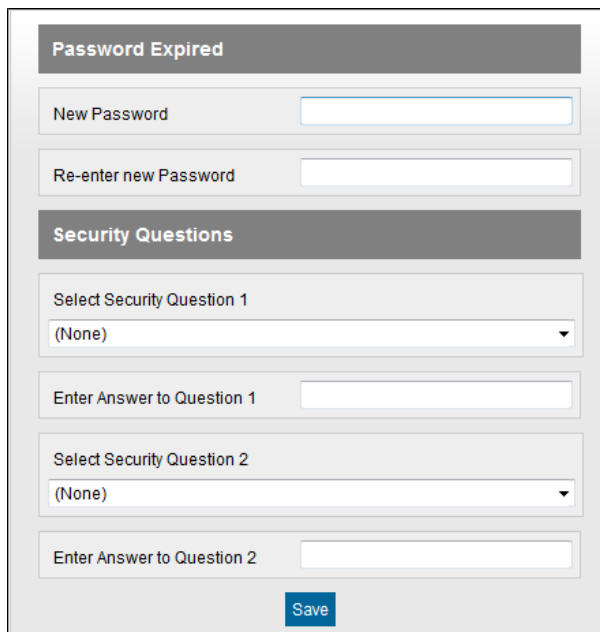
1. Click on the link. The login dialog is displayed.



The image shows a 'Login to System' dialog box. At the top, a red warning message reads: 'Unauthorised access to this system is strictly forbidden. All user actions will be monitored.' Below this, the title 'Login to System' is displayed in a blue header. The main area contains two input fields: 'User Name:' and 'Password:'. Below the password field are two buttons: 'Login' and 'Forgotten Password ?'.


2. Enter the user name and password provided to you by PaySquare.

When you log in for the first time, you will be asked to change your password and provide answers to two security questions. You can select any of the questions provided in the drop-down list.





The image shows a form titled 'Password Expired' in a grey header. Below the header are two input fields: 'New Password' and 'Re-enter new Password'. Below these is a section titled 'Security Questions' in a grey header. This section contains two sets of controls. The first set includes a dropdown menu labeled 'Select Security Question 1' with '(None)' selected, and an input field labeled 'Enter Answer to Question 1'. The second set includes a dropdown menu labeled 'Select Security Question 2' with '(None)' selected, and an input field labeled 'Enter Answer to Question 2'. At the bottom right of the form is a blue 'Save' button.

3. Enter and confirm your new password.

 You must take into account the password rules required for MSO. For more information, see the section [Password rules](#) below.

4. Select and provide responses to the 2 security questions.

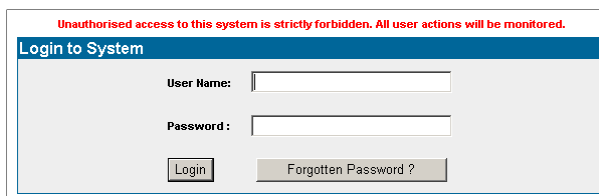
 The answers to the security questions are only required again if you have forgotten your password and request a new one. However this means that it is important that you select the questions for which it will be easiest for you to remember the answers that you provided.

 Every user must have their own user name and password. For security reasons and to prevent fraud, you should never share your login details with anyone.

2.2 Logging in


Once you have set up your log in details as described above, the next time you log in, you use the following procedure.

1. Click on the MSO link. The login dialog is displayed.



The image shows a login dialog box titled "Login to System". At the top, there is a red warning message: "Unauthorised access to this system is strictly forbidden. All user actions will be monitored." Below the title bar, there are two input fields: "User Name:" and "Password:". Below the password field, there are two buttons: "Login" and "Forgotten Password?".

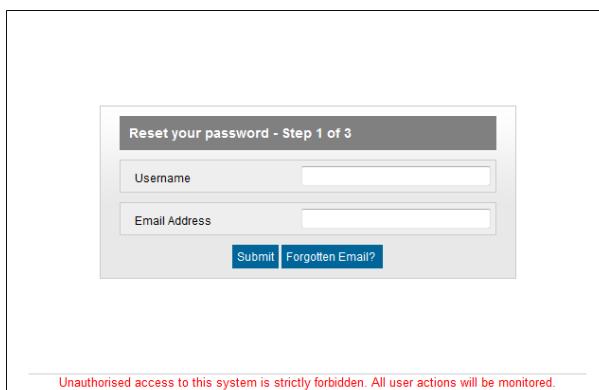
2. Enter the user name and password you provided during the initial log in process.

 If you already have an MSO session open and you log in again with the same user name and password, a message is displayed informing you that the first session will be terminated.

2.2.1 Requesting a new password

If you forget your password, take the following steps.

1. Click on the *Forgotten Password?* button.
2. Fill in your contact details in the dialog displayed:



The image shows a dialog box titled "Reset your password - Step 1 of 3". It contains two input fields: "Username" and "Email Address". Below these fields are two buttons: "Submit" and "Forgotten Email?". At the bottom of the dialog, there is a red warning message: "Unauthorised access to this system is strictly forbidden. All user actions will be monitored."



If you do not remember the email address that was registered for MSO, click the 'Forgotten Email?' button. The following dialog is then displayed:

Forgotten Password

User Name

Name

Email

Phone

Fax No.

Company

Country

Unauthorised access to this system is strictly forbidden. All user actions will be monitored.

You can then re-enter your user details and the email address that you want to us. Once you have entered the details click 'Submit'. You can now continue with the rest of the procedure.

3. Click **Submit** after entering your username and email address. An email will be sent to your e-mail address with instructions on how to change your password. You must reset your password within an hour of receiving the email, otherwise you will have to repeat the procedure from step 1.
4. When you click on the link in the email, a dialog similar to the following is displayed.

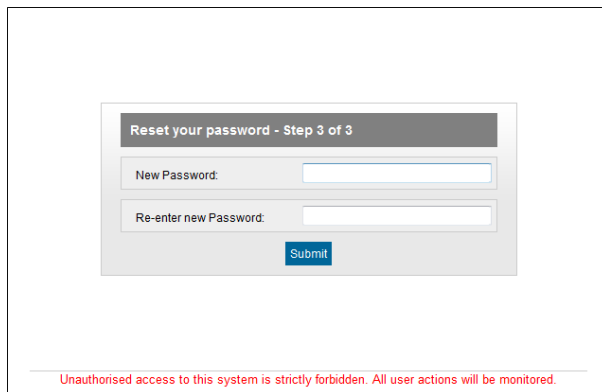
Reset your password - Step 2 of 3

Confirm your user id:

What is your most memorable phone number (pref not your own)?

Who is your favourite sports person?

5. Enter your user ID and the answers to the 2 security questions that you provided when you logged in for the first time.
6. Click **Submit**. The following dialog is displayed:



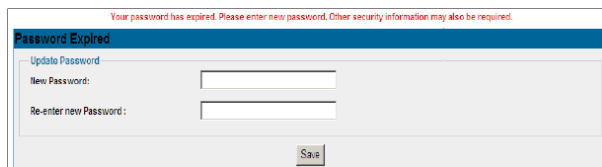
7. Enter and confirm your new password.

You must take into account the password rules required for MSO. For more information, see the section [Password rules](#) below.

2.2.2 ***Changing your password when it has expired***

For security reasons, you must change your password every month. When you log in a message will be displayed to inform you that your password must be changed, or changed soon.

1. When you enter your log in details and your password has expired, the following screen is displayed.



2. Enter and confirm your new password.

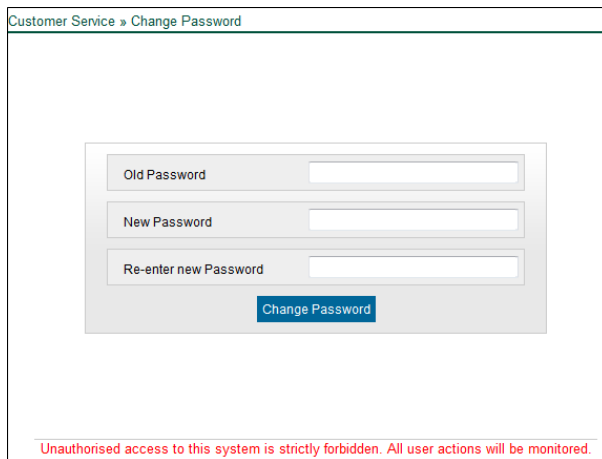
You must take into account the password rules required for MSO. For more information, see the section [Password rules](#) below.

2.2.3 ***Changing your password at other times***

You can also change your password manually at any time.

To change your password, take the following steps.

1. Click the *Customer Service* menu option.
2. Click the *Change password* option. The following page is displayed.



Customer Service » Change Password

Old Password

New Password

Re-enter new Password

[Change Password](#)

Unauthorised access to this system is strictly forbidden. All user actions will be monitored.

3. Enter your existing password.
4. Enter your new password and then re-enter it.
5. Click *Change Password* to confirm the change.

See also the section [Password rules](#) below.

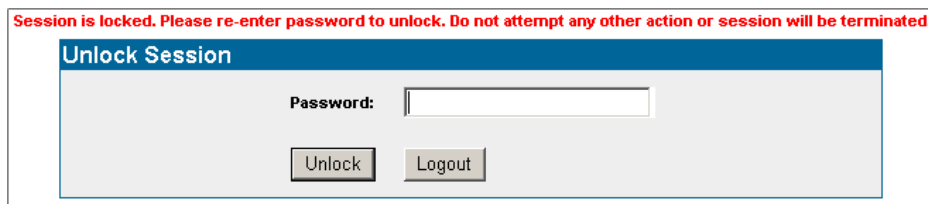
2.2.4 Password rules

When changing your password, you should take the following into account:

- Your password must consist of at least 8 characters, of which at least 4 must be letters and 1 must be a number.
- Your password cannot be the same as any of the last 13 passwords that you have used.
- You should never share your password with other users.
- You should never use the option to remember you password if offered by the browser.
- Take any other precautions necessary to make sure your password remains secret.

2.3 Unlocking a session

For security purposes, if you have not been active in MSO for 15 minutes, your session will be locked. This means that when you try to select an option, the Unlock session screen will be re-displayed and you will have to re-enter your password to continue working. Once you have entered your password successfully, you will return to the page that was displayed before the session was locked.



Session is locked. Please re-enter password to unlock. Do not attempt any other action or session will be terminated.

Unlock Session

Password:

[Unlock](#) [Logout](#)

If a session times-out for a second time, the session is 'killed'. In this case you must log in again using the normal process.

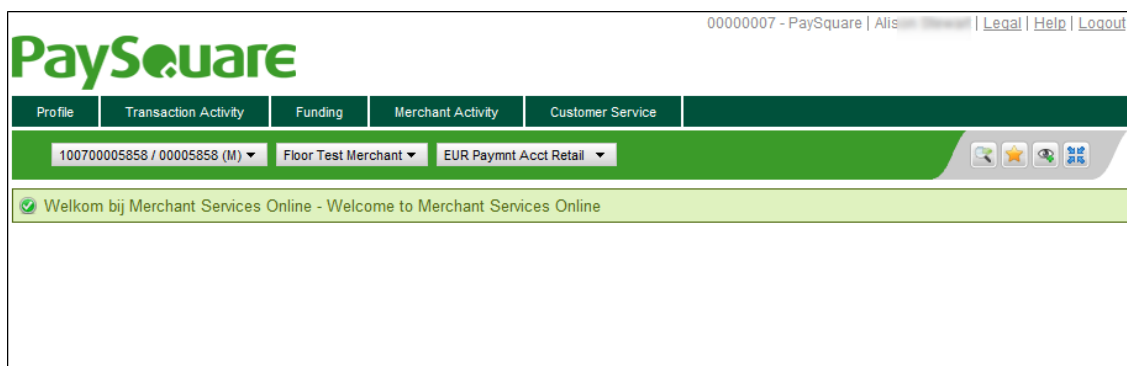
2.4 Logging out

When you have finished working in MSO, click *Log out* at the top right-hand side of the page.

It is recommended that you always use the *Log out* option to log out. This ensures that your session is ended. If you do not log out, but just close the browser, you are still registered as logged in. In this case, when you log in again, you will be informed that the previous session has been terminated.

2.5 The homepage

Once you have logged in to MSO, the homepage is displayed.



The page is divided into several areas:

- Menu bar
- Toolbar
- Selection banner

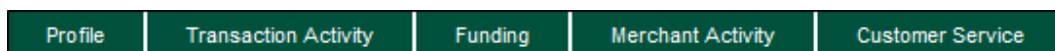
The following sections describe the options available in these 3 areas.



You are advised to use the options and buttons in the user interface to navigate and not the Back and Forward buttons in your browser, as these may sometimes give unexpected results.

2.6 Using the menu bar

The menu bar at the top of the screen contains the options available to you in MSO.



Each of the menu options contains one or more sub-options:

- Profile
 - Merchant Details
 - Account Fees
 - Settlement
 - Transaction Charges

- Transaction Activity
 - Processed Batches
 - Chargeback Status
 - Retrieval Request
 - Suspense Transactions
 - Processed Transactions
- Funding
 - Account
 - Account Summary
- Merchant Activity
 - Authorisation History
 - Recent Authorisations
 - Merchant Commission Report
- Customer Service
 - Contact Details
 - FX Rate
 - Change Password
 - File Transfer

You can also access these options using the [Quick Links](#) icon on the toolbar and using the *My Favourites* icon if you have [added the page to your favourites](#).

2.7 Using the toolbar icons

Several icons are available in the toolbar to help you navigate and locate pages in MSO.



When you move your cursor over an icon, the name of the icon is displayed briefly below the cursor. For example, when you move your cursor over the left-most icon, the text *Quick Links* is displayed, as shown below.



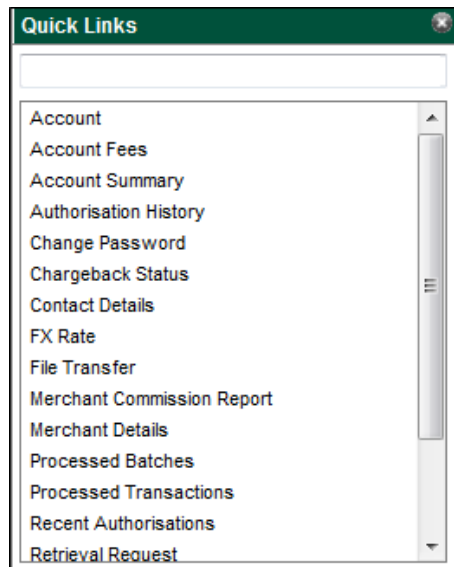
Each of the icons is described below.

2.7.1 Using the Quick Links option

As an alternative to selecting a menu option, you can directly access a page using the *Quick Links* icon.

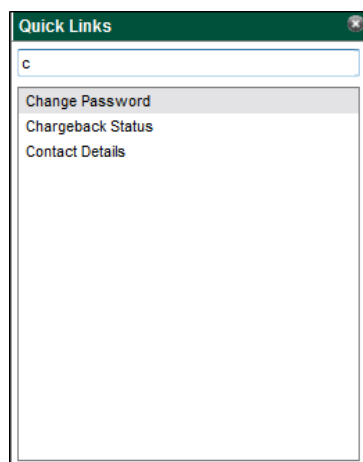


When you click the button, a list of all the available menu items is displayed.



You can select an item directly. You can also filter the list by entering a letter or part of a menu name in the search box.

For example:



2.7.2 Browsing visited pages

You can use the *Browse History* icon to go back to a page that you have already visited in the current session.



The icon is only displayed once you have visited more than one page since you last logged in.

When you click the button, a list of all the pages you have visited for the currently selected merchant.

You can then select a previously selected page, if required.

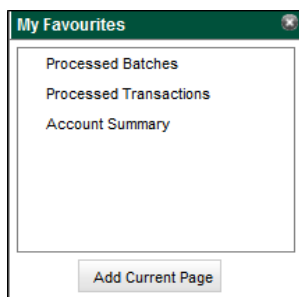
If you select another merchant, the history will be cleared.

2.7.3 Adding favourites

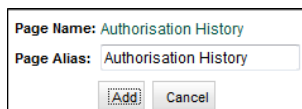
You can use the *My Favourites* icon to add pages to your list of favourites.



1. If you want to add the current page to your favourites, click the *My Favourites* icon. A drop-down list similar to the following is displayed.



2. Click *Add Current Page*. The following dialog is displayed.



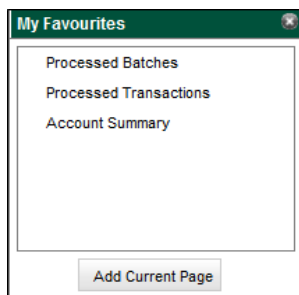
3. Click *Add* to add the page to your favourites.

2.7.4 Selecting a favourite page

You can use the *My Favourites* icon to select a favourite page that you already added.



1. If you want to select one of your favourites, click the *My Favourites* icon. A drop-down list similar to the following is displayed.



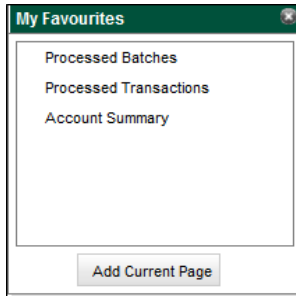
2. Select the appropriate favourite. The page is then displayed.

2.7.5 Editing/deleting a favourite

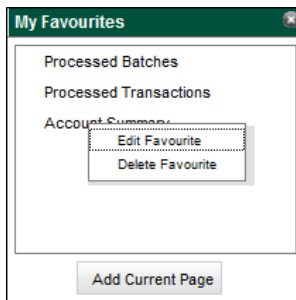
You can use the *My Favourites* icon to edit the text displayed for a favourite or to delete a favourite from the list.



1. If you want to edit or delete a favourite, click the *My Favourites* icon. A drop-down list similar to the following is displayed.



2. Right-click the appropriate favourite.



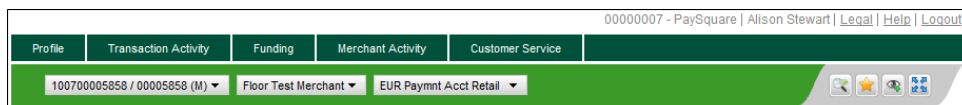
3. Select the appropriate option to edit or delete the favourite.

2.7.6 Collapsing/expanding the banner

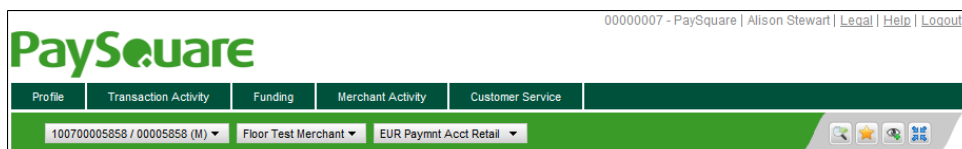
You can collapse or expand the banner using the following icon.



This is useful if you want to maximise the space available to you on the page, as shown in the example below.

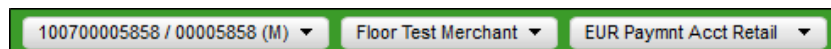


Click the button again to redisplay the banner.



2.8 Using the banner selection box

You can use the banner selection box to select a merchant by merchant number or trade name. Once you have selected a merchant you can also select an account if the merchant uses more than one account.




When you log in to MSO, a merchant is automatically selected based on the login details.

2.8.1 Viewing merchant details

In MSO, you can view the details of one or more merchants.

- If you are a *member level merchant*, the number displayed will always be your own merchant number. You cannot select any other merchant number.
- If you are logged in as a *group* or *sub-group merchant*, a default merchant number will be selected based on your login details. However, you can view data for all merchants at a lower level in the hierarchy of the group or sub-group by selecting that merchant.

 *When you are using MSO, make sure you have selected the correct merchant as the content of many of the pages displayed depends on the selected merchant.*

For more details on the different merchant types, see the section '[About merchants](#)'.

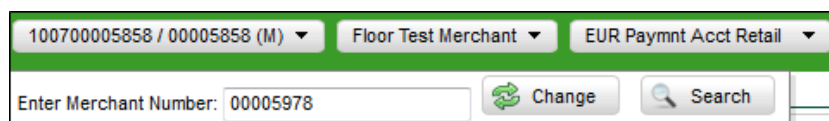
2.8.2 Selecting a merchant using the merchant number

If you can view the data for more than one merchant, you can take the following steps to change the merchant.

1. In the Banner Selection box, click on the arrow next to the currently selected merchant number.



2. Select or enter the merchant number required.



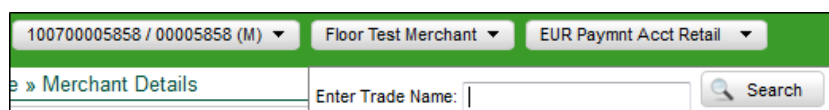
3. Click *Change*.

2.8.3 Selecting a merchant using the trade name

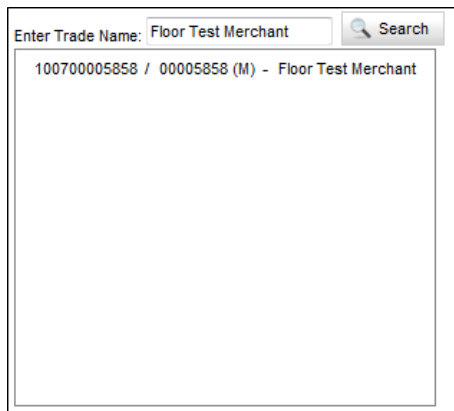
You can select a merchant by entering or selecting the merchant's trade name

If the merchant only has one account, no selection is available.

1. In the Banner Selection box, click on the arrow next to the currently selected trade name.



2. Enter the trade name. You can also use an asterisk (*) as wildcard to replace one or more characters. For example, *Hotel** will match *Hotel001*, *Hotel002*, *Hotel003* etc.
3. Click *Search*. If the merchant is found, a dialog similar to the following is displayed:

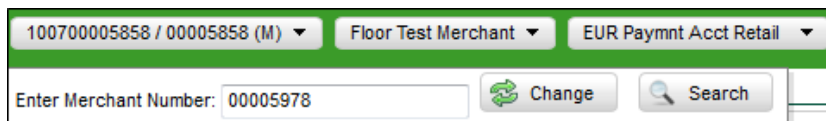


4. You can then click the merchant name to select it.

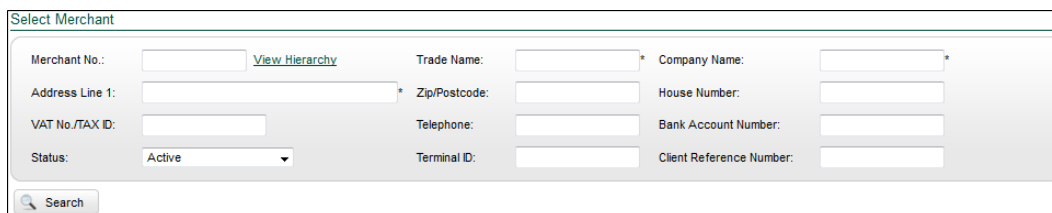
2.8.4 Searching for a merchant

If you belong to a merchant group or sub-group, you can search for a merchant using additional search criteria.

1. In the Banner Selection box, click on the arrow next to the currently selected merchant number.



2. Click the *Search* button. The following screen is displayed.



3. You can enter search criteria in the fields displayed.
4. Click *Search*.

If you do not enter any search criteria, any merchants in the group or sub-group which you are authorised to view will be displayed in the search results.

For some functions, a merchant must be selected before you can view the data. In this case, if you have not already selected a merchant, the *Select Merchant* screen is displayed when you select the option.

You can enter search criteria as described above and then select the required merchant from the search results.

2.8.5 Selecting an account

Transactions can be credited and debited to various accounts. Each account is maintained in a particular currency (for example, EUR, USD and so on). Any transactions posted to the account in other currencies are converted using the appropriate foreign exchange rates.

Typically all merchants have at least two accounts:

- Payment account retail
Merchant batches are posted and payments generated from this account.
- Acquirer Dispute Account
Chargebacks are posted to this account and then either debited from the account, written off or re-presented.

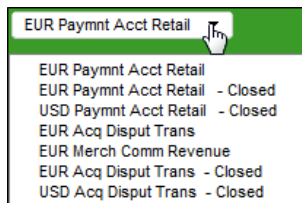
The account types and usage of accounts for each merchant vary depending on the merchants requirements.

On various pages in MSO, you can select a specific account using the banner selection box, if you do not want to use the default account.

 *You must first select a merchant, before you can select an account.*

If the merchant only has one account, no selection is available.

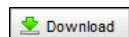
1. In the banner selection box, click on the arrow next to the currently selected account.



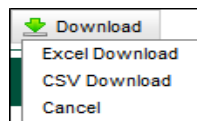
2. Select the required account.

2.9 Downloading output

On most pages, an option is available to download the data displayed on the screen.




When you click on the option, you may be given the choice of whether you want to download the data directly to an Excel file or to a CSV file.



In some cases, you may not be able to choose the Excel option, in which case the data will be downloaded to a CSV file.

If the data is downloaded as Excel (which also uses the CSV file type), the column headers and data format are preserved.

If you use the CSV download option, the header information and data formats are not preserved. This format is useful if you want to import the data into your own systems.

 You should always treat the downloaded file as confidential and delete the file when it is no longer required.

2.10 Sorting data

In some cases, you can rearrange and sort data in tables to your own requirement, for example when viewing the transaction charges.

Percentage ▾	Base ◆	Fee Currency ◆	Inward Fee ◆	Charge Type ◆	Service ID ◆	Transaction Type ◆	Card Service Type ◆	Service Contract ◆
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Credit Card	Interpay DCC 2
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Corp/Bus	Purchase	All	Interpay DCC 2
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa Business	Purchase	All	Interpay DCC 2
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Debit Card	Interpay DCC 2

- You can increase or decrease the width of any column by dragging the edge of the column using the mouse. For example:

Percentage ▾	Base ◆	Fee Currency ◆	Inward Fee ◆	Charge Type ◆	Service ID ◆
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Corp/Bus
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa Business

- You can change the sorting order of the data by clicking on any column header. For example:

Percentage ▾	Base ⇅	Fee Currency ⇅	Inward Fee ⇅	Charge Type ⇅	Service ID ⇅	Transaction Type ⇅	Card Service Type ⇅	Service Contract ⇅
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Credit Card	Interpay DCC 2
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Corp/Bus	Purchase	All	Interpay DCC 2
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa Business	Purchase	All	Interpay DCC 2
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Debit Card	Interpay DCC 2

You can reverse the order, that is from ascending to descending or vice versa by clicking on the column header again.

- You can change the order of columns by dragging a column to another position using the mouse.

Percentage ▾	Base ⇅	Fee Currency ⇅	Inward Fee ⇅	Charge Type ⇅	Service ID ⇅	Transaction Type ⇅	Card Service Type ⇅	Service Contract ⇅
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Credit Card	Interpay DCC 2
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Corp/Bus	Purchase	All	Interpay DCC 2
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa Business	Purchase	All	Interpay DCC 2
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Debit Card	Interpay DCC 2

The next time you open the page, the default values will be restored.

2.11 Generating reports

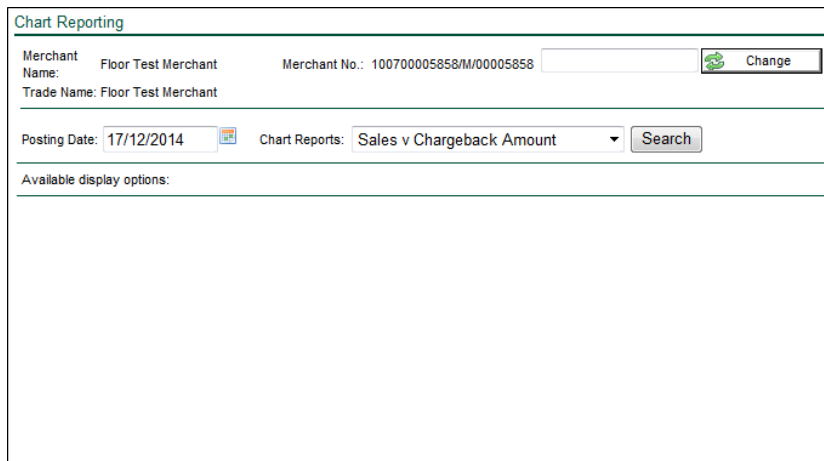
You can use the *Generate report* option to generate various reports in chart and tabular format that show various aspects of transaction activity.

When you generate a report, the figures are displayed per month. However for some reports, you can select a month to drill down to the daily figures.

2.11.1 Viewing reports

To generate monthly reports, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Profile* menu.
3. Click the *Merchant Details* option.
4. Click the *Chart Reports* option. The *Chart Reporting* window is displayed.



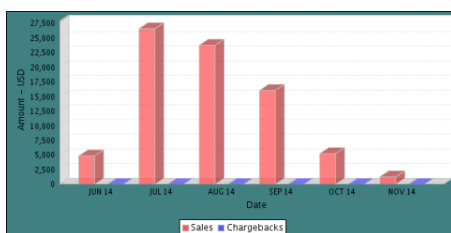
5. If you can view more than one merchant, you can optionally enter a different merchant number at the top of the window and click *Change*.
6. Select the *Posting Date*. The data displayed is for the 6 months previous to the Posting Date.
7. Select the type of report that you want to display. See the table below for a description of the various report types.
8. Click *Search*. The selected chart is displayed in Vertical Bar 3D format. You can use the display options to change the chart view.

2.11.2 Selecting display options

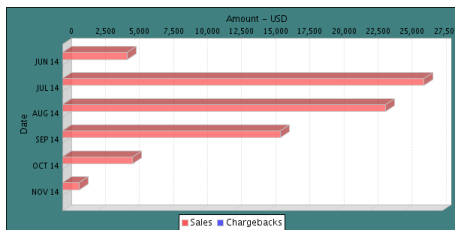
You can select various display options for the chart and also increase and decrease the size of the chart.

You can choose from the following options:

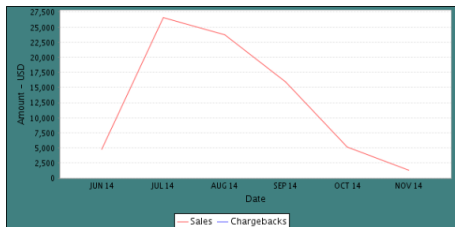
- Vertical Bar 3D chart. For example:



- Horizontal Bar 3D chart. For example:



- Line chart




- Tabular report

Date	Sales	Chargebacks
JUN 14	4786.5	0
JUL 14	26541.25	0
AUG 14	23701.25	0
SEP 14	15977.2	0
OCT 14	5159	0
NOV 14	1247	0


2.11.3 Zooming in and out

You can increase the magnifying glass icons to increase and decrease the size of the chart, when using the *Vertical Bar 3D*, *Horizontal Bar 3D* and *Line* chart options.


- Zoom in


Hover your cursor over the  icon to zoom in on the chart. The chart size will gradually increase. Move your cursor away from the icon when the required magnification is reached.

- Zoom out

Hover your cursor over the  icon to zoom out on the chart. The chart size will gradually decrease. Move your cursor away from the icon when the required magnification is reached.

- Cancel zoom

Click on the  icon to reset the chart to the original size.

 You cannot zoom in or out if you choose the 'Tabular' display option.

2.11.4 Viewing daily figures

When you display charts using the *Vertical Bar 3D*, *Horizontal Bar 3D* and *Line* chart options, you can click on a month to view the daily figures for the selected month.

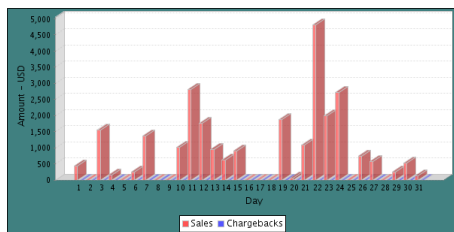
 This option is not applicable for the 'Tabular' display option.

To view the daily figures:

1. View a chart and select the view option as described in the previous sections.
2. To view the daily figures:
 - If you are viewing a bar chart, click on the column of the month for which you want to view the daily figures.
 - If you are viewing a line chart, click on the point above the applicable month. You can see when it is possible to drill down as the cursor changes to a hand.

The daily figures are displayed as a vertical bar chart when you drill down, but after the chart is displayed you can select one of the other display options.

An example of a vertical bar chart is shown below:



2.11.5 Chart report types

The following table provides a description of the various types of chart that can be displayed and downloaded.

Report	Description
Sales v Chargebacks Amount Analysis	Analysis of the sales amounts compared to the chargeback amounts for the 6 months previous to the selected posting date, or the daily figures for the selected month.
Sales v Chargebacks Count Analysis	Analysis of the transactions amounts compared to the chargeback transactions for the 6 months previous to the selected posting date, or the daily figures for the selected month.
Network Outgoing Amount	Amounts of outgoing network (card schemes) presentments (Purchase + Cash - Refunds) over the 6 months previous to the selected posting date, or the daily figures for the selected month.
Network Outgoing Count	Number of outgoing network (card schemes) presentment transactions (Purchase + Cash - Refunds) for the 6 months previous to the selected posting date, or the daily figures for the selected month.
Sales, Cash Advance & Refund Amount	Analysis of the Sales versus Cash Advance versus Refund amounts for the 6 months previous to the selected posting date, or the daily figures for the selected month.
Sales, Cash Advance & Refund Count	Analysis of the Sales versus Cash Advance versus Refund transactions for the 6 months previous to the selected posting date, or the daily figures for the selected month.
Sales Amount Analysis	Analysis of the Sales amount based on the institution's local currency for the 6 months previous to the selected posting date, or the daily figures for the selected month.
Chargebacks Amount Analysis	Analysis of the Chargeback amount based on the institution's local currency for the 6 months previous to the selected posting date, or the daily figures for the selected month.

3 Profile details

This chapter provides details about the various Profile pages, which enable you to view information such as merchant data, account and transaction charges and settlement details.

3.1 Viewing the merchant details

You can view the merchant details as known by PaySquare, for example the name and address details, accepted brands, bank details and terminal details.

To view the merchant details, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Profile* menu.
3. Click the *Merchant Details* option. The following page is displayed.

Profile » Merchant Details

Company Name:	Floor Test Merchant	Service Contract id/Status/Date:	Interpay DCC 2/Active (Hid Pay)/11/07/2014
Registration No.:	0	Client Tariff:	Standard 4
VAT No./TAX ID:		Posting Method:	n/a
Country:	Netherlands	Settlement Method:	Posting date + 6
State:		Billing level:	Yes
City/URL/Tel No.:	Utrecht	Parent Client No.:	01000000
Merchant Category:	5571 Motorcycle dealers	Parent Trade Name:	PAY SQUARE DCC
Retailer Category:	798 Other Miscellaneous	Statement Generation:	Suppress
Legal Form:	Limited	Statement Type:	Use Default
Contact Name:	Floor Sax	Account Number:	00005858001
Service Tel No.:		Account Active Date:	18/03/2005
Client Language:	English	Account Current Balance:	0.00 EUR
Client Region:	By Country	Visa CBDIP SMI Code:	
Credit Delta Indicator:	No	Chart Reports	
Billback Indicator:	N/A		
Merchant Status:	Active (Hid Pay)		
Active Date:	09/08/2011		

Bank Info

Addresses

Services/Entitlements

Terminals

References

Requests

Notes

Sales Statistics

Payable		Receivable	
Bank Sort Code:	0	Bank Sort Code:	0
BIC/Swift Code:	INGBNL2A	BIC/Swift Code:	INGBNL2A
Bank Account:	123456	Bank Account:	123456
IBAN:	NL51INGB0000123456	IBAN:	NL51INGB0000123456
Funding Narrative:		Funding Narrative:	
DDays:	000	DDays:	000
Calendar Days:	000	Calendar Days:	000
Payment Format:	N/A	Payment Format:	N/A
Clearing Entity:	N/A	Clearing Entity:	N/A

The top part of the page contains general information, including:

- Company details
- Merchant contract details
- Account details

At the bottom of the screen, the following tabs enable you to view additional information:

- Bank Info
- Addresses
- Services/Entitlements
- References
- Sales Statistics

For more information, see the appropriate section below.

3.1.1 General information

The following general merchant information is displayed.

Field	Description
Company Name	The name of your company.
Registration No	The number under which your company is registered in MSO.
VAT No./TAX ID	Your VAT number.
Country	The country in which your business is located.
State	Only applicable for the USA and Canada.
City/URL/Tel No	Depending on your business, you will either see the name of the town/city in which you are located, the address of your website or your telephone number.
Merchant Category	The Merchant Category Code (MCC) and description of your business.
Retailer Category	The Retailer Category Code (RCC) and description.
Legal Form	The type of business entity.
Service Tel No	Your service telephone number
Client Language	The language used for communication between you and PaySquare for MSO.
Client Region	Not applicable.
Credit Delta Indicator:	Not applicable.
Billback Indicator	Not applicable.
Merchant Status	The current merchant status.
Active Date:	The date you were boarded to MSO.
Service Contract id/Status/Date	The applicable service contract processing/the status of the contract/the start date of the contract.
Client Tariff	The client tariff assigned to you.
Posting Method	Not applicable.
Settlement Method	The settlement method assigned to your merchant's service contract.
Billing level	Indicates whether the account is at a billing level.
Parent Client No	The parent client number.

Field	Description
Parent Trade Name	The parent trade name.
Statement Generation	Indicates whether a statement is to be generated for this account.
Statement Type	The type of statement to be generated.
Account Number	Internal account number.
Account Active Date	The date the first transaction was posted to the currently selected account.
Account Current Balance	The balance of the currently selected account.
Chart reports	You can use this option to generate various reports concerning transaction activity. For more information, see the section Generating reports .

3.1.2 Bank info tab

The *Bank info* tab provides information about the Payable and Receivable accounts: that is, the accounts you use for making and receiving payments.

Bank Info	Addresses	Services/Entitlements	Terminals	References	Requests	Notes	Sales Statistics
Payable				Receivable			
Bank Sort Code:	0			Bank Sort Code:	0		
BIC/Swift Code:	INGBNL2A			BIC/Swift Code:	INGBNL2A		
Bank Account:	123456			Bank Account:	123456		
IBAN:	NL51INGB0000123456			IBAN:	NL51INGB0000123456		
Funding Narrative:				Funding Narrative:			
DDays:	000			DDays:	000		
Calendar Days:	000			Calendar Days:	000		
Payment Format:	N/A			Payment Format:	N/A		
Clearing Entity:	N/A			Clearing Entity:	N/A		

The following information is displayed for both Payable and Receivable accounts:

Field	Description
Bank Sort Code	The sort code of your bank.
BIC/Swift Code	The BIC/swift code of your bank.
Bank Account	The merchant bank account.
IBAN	The IBAN of the account.
Funding narrative	This is a specific reference applied to a merchant's bank account.
DDays	The number of days a payment is held.
Calendar Days	The number of days added to the posting date to calculate the payment or collection funding date
Payment Format	Not applicable.
Clearing Entity	Not applicable.

3.1.3 Addresses tab

The *Addresses* tab contains information about all the addresses registered for you.

Bank Info Addresses Services/Entitlements Terminals References Requests Notes Sales Statistics								
Address Category	Contact Name	Address	Zip/Postcode	City	Country	Phone	Fax	Email
Dispute Address	Floor	Eendrachtlaan 315	3526 AH	utrecht	Netherlands	0302837349		
Legal	Floor	Eendrachtlaan 315	3526 AH	Utrecht	Netherlands			
Alternative	Floor	Eendrachtlaan 315	3526 AH	Utrecht	Netherlands			
Standard	Floor	Eendrachtlaan 315	3526 AH	Utrecht	Netherlands			

3.1.4 Service/Entitlements tab

This tab contains information about the brands that you can accept.

Bank Info Addresses Services/Entitlements Terminals References Requests Notes Sales Statistics				
Service ID	Merchant Tariff	Service Status	Effective Date	Floor Limit
Acq - Visa Vpay	General 4	Active	19/12/2011	
Acquire - ECMC	General 14	Active	18/08/2011	
Acq - Visa	General 9	Active	09/08/2011	
Acq - Corp/Bus	General 9	Active	09/08/2011	
Acq - Visa Business	General 9	Active	09/08/2011	

3.1.5 Terminals tab

This tab contains details of the merchant's POS terminals, if relevant.

3.1.6 References tab

This tab shows details of any references configured for a merchant. References are used to specify merchant reporting options or user-defined data.

Bank Info Addresses Services/Entitlements Terminals References Requests Notes Sales Statistics							
Client Reference Type				Client Reference Number			
POS				100700005858			

3.1.7 Requests tab

This tab is currently not applicable.

3.1.8 Notes tab

This tab is currently not applicable.

3.1.9 Sales Statistics tab

This tab displays information about:

- Purchases
- Refunds
- Chargebacks

Bank Info	Addresses	Services/Entitlements	Terminals	References	Requests	Notes	Sales Statistics			
Type	Period	Purchases	#	Avg.	Refunds	#	Avg.	Chargebacks	#	Avg.
Daily	20141218	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
Daily	20141217	821.00	2	410.50	0.00	0	0.00	0.00	0	0.00
Daily	20141216	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
Daily	20141215	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
Monthly	MTD	821.00	2	410.50	0.00	0	0.00	0.00	0	0.00
Monthly	November	18534.48	15	1235.63	0.00	0	0.00	0.00	0	0.00
Monthly	October	7819.63	10	781.96	0.00	0	0.00	0.00	0	0.00
Monthly	September	16845.53	21	802.17	0.00	0	0.00	0.00	0	0.00
Monthly	August	15939.09	23	693.00	0.00	0	0.00	0.00	0	0.00
Monthly	July	16377.25	18	909.85	0.00	0	0.00	0.00	0	0.00
Monthly	June	16570.76	23	720.47	0.00	0	0.00	0.00	0	0.00

You can sort the data in the table as described in the section *Sorting data* in Chapter 2.

The information is displayed for three periods:

- The past 4 days
- The month to date (MTD)
- The previous 6 months

In each case, the following information is displayed:

- Total value of the transactions for the period
- Number of transactions in the period
- Average value of transactions for the period

3.2 Viewing account fees

The *Account Fees* page provides information about active account charges for the merchant.

A merchant account may not have any fees directly associated with it or there may be one or more. If fees are charged on the account, the amount and frequency of the charge are displayed for each type of fee. The fees may be specific to the account or the default fees for a service contract, but they are always applicable to the current merchant.

To view the fees, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Profile* menu.
3. Click the *Account Fees* option. The following page is displayed.

Profile » Account Fees									
Download									
Effective Date	Expiry Date	Fee Name	Trigger Source	Account Type	Fee Curr.	Acct. Curr.	Percentage	Base	Min.
10/11/2004	31/12/9999	Account Startup Fee	New Account	Paymnt Acct Retail	EUR	EUR	0.00	0.0000	0.00
10/11/2004	31/12/9999	Merchant Service Online	Account active	Paymnt Acct Retail	EUR	EUR	0.00	0.0000	0.00

You can sort the data in the table as described in the section *Sorting data* in Chapter 2.

The following fields are displayed on the *Account Fees* page.

Field	Description
Effective Date	The date the fee comes into effect.
Expiry Date	The date the fee expires.
Fee Name	The description of the type of fee.
Trigger Source	The condition that triggers the fee.
Account Type	The type of account associated with the fee.
Fee Curr.	The currency for the amount shown in the <i>Base</i> , <i>Min.</i> or <i>Max</i> fields.
Account Curr	The currency of the account associated with the fee.
Percentage	If this is not set to zero, it displays the percentage of the transaction amount to be charged. See also the description of the <i>Min.</i> and <i>Max.</i> fields.
Base	If this is not set to zero, it displays the base amount to be charged.
Min.	If this is not set to zero, it displays the minimum amount to be charged. This is the amount that will be charged if the calculated percentage amount is less than the specified minimum amount.
Max.	If this is not set to zero, it displays the maximum amount to be charged. This is the amount that will be charged if the calculated percentage amount is more than the specified maximum amount.
Trigger High Value	This value may be used in conjunction with the Trigger Source to define the condition that triggers the fee. It is only relevant in certain circumstances. For example, if activity is less than a pre-defined high value, a minimum processing fee may be generated.
Trigger Low value	This value may be used in conjunction with the Trigger Source to define the condition that triggers the fee. It is only relevant in certain circumstances.
Fee Mode	Indicates whether the fee is generated or suppressed.
Fee Level	Indicates the level at which fees will be generated: <i>Billing</i> or <i>Member</i> .

3.3 Viewing settlement instructions

The *Settlement* page displays details of the settlement instructions associated with the currently selected merchant account.

The settlement instructions define how the account is to be settled. Generally this would be through a payment interface such as ACH. However, it could also be an intra-account settlement where the instruction moves the money to another merchant account.

To view the settlement instructions, take the following steps.

1. Click the *Profile* menu.
2. Click the *Settlements* option. The following page is displayed.

Profile » Settlement				
Settlement Instructions				
This account is the billing level account.				
Service Contract:	Interpay DCC 2	Account Type:	Payment Acct Retail	Currency:
Settlement Method:	SEPA Post day + 1	Settlement Category:	Payable	Type:
Clearing Channel:	GFF2 Paym out			
Source:	Closing balance	Operator:	>	Value:
Period:	Daily	Percentage:	100.00%	Base:
Minimum:	0.00	Maximum:	0.00	

3.3.1 Settlement instructions

If the *Settlement Category* field is set to 'Intra-Account', the Intra-Account field shows the account type to which the settlement is posted, otherwise the field is not displayed.

A message at the top of the page indicates if the account is either:

- The billing level account
- Not the billing level account
If the billing level for the member merchant group or sub-group level, the page displays the merchant and account for which the billing is carried out; the settlement instructions for the billing level merchant are also displayed.
- Not settled
In this case, no settlement information is shown . This could be the case for example for a group merchant whose billing level is set at a sub-group or member level, or for an account that does not settle, for example, the Acquirer Dispute Account.

3.4 Viewing transaction charges

The *Transaction Charges* page displays all active transaction charges for services associated with the currently selected merchant.

The page only displays charge currently applicable.

To view the transaction charges, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Profile* menu.
3. Click the *Transaction Charges* option. The following page is displayed.

Profile » Transaction Charges

Services: All

Charge Type: Commission

Area of Event: All

Capture Method: All

Transaction Type: All

Fee Category: All

Effective Date: All

Search

Download

Percentage	Base	Fee Currency	Inward Fee	Charge Type	Service ID	Transaction Type	Card Service Type	Service Contract	Minimum	Maximum	Capture Method	Fee Category	Tran Currency
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - CorpBus	Purchase	All	Interpay DCC 2	0.0000	0.0000	ALL	Pricing Plus Fees	999
4.0000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Credit Card	Interpay DCC 2	0.0000	0.0000	ALL	Pricing Plus Fees	999
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa	Purchase	Debit Card	Interpay DCC 2	0.0000	0.0000	ALL	Pricing Plus Fees	999
3.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa Business	Purchase	All	Interpay DCC 2	0.0000	0.0000	ALL	Pricing Plus Fees	999
0.5000	0.0000	EUR	Merch Purchase Fee - All	Commission	Acq - Visa Vpay	Purchase	Debit Card	Interpay DCC 2	0.0000	0.0000	ALL	Pricing Plus Fees	999
0.0000	0.0000	EUR	Merchant Price Interchange	Commission	Acquire - EMIC	Purchase	Credit Card	Interpay DCC 2	0.0000	0.0000	ALL	Interchange Plus Fee	999
0.0000	0.0000	EUR	Merchant Price Interchange	Commission	Acquire - EMIC	Purchase	Debit Card	Interpay DCC 2	0.0000	0.0000	ALL	Interchange Plus Fee	999

The charges displayed can be refined using the various selection drop-down lists available:

- **Services**
The active services for the merchant.
- **Charge Type**
The active charge types that can be generated for the merchant.
- **Transaction Type**
The different transaction types that have active transaction charges.
- **Fee Category**
The active pricing mechanism for the merchant.

You can sort the data in the table as described in the section *Sorting data* in Chapter 2.

The following fields are displayed on the *Transaction charges* page.

Field	Description
Percentage	If this is not set to zero, it displays the percentage of the transaction amount to be charged.
Base	If this is not set to zero, it displays the base amount to be charged.
Fee Currency	The currency of the amount shown in the <i>Base</i> , <i>Minimum</i> and <i>Maximum</i> fields.
Inward Fee	Description of the fee generated.
Charge Type	The type of charge being generated, for example, <i>Commission</i> .
Service Id	Acquiring service against which the charge applies, for example <i>Acq - Maes</i> , <i>Acq - Visa</i> etc..
Transaction Type	The transaction type for which the charge applies.
Card Service Type	The Card service type against which the charge will apply. This is generally set to <i>Credit Card</i> , <i>Debit Card</i> or <i>All</i> .
Service Contract	The service contract defines the processing applicable to you and is set up in accordance with your processing requirements.
Minimum	If this is not set to zero, it displays the minimum amount to be charged. This is the amount that will be charged if the calculated percentage amount is less than the specified minimum amount.
Maximum	If this is not set to zero, it displays the maximum amount to be charged. This is the amount that will be charged if the calculated percentage amount is more than the specified maximum amount.

Field	Description
Capture Method	The capture method describes the method used to capture the transaction data: for example, for e-commerce, the transaction can be authenticated, non-authenticated or non-secure. This field displays the capture method(s) against which the charge will apply.
Fee Category	The pricing mechanism used, for example, Interchange Plus, Pricing Plus Fees. This field is only applicable if <i>Charge Type</i> is <i>Commission</i> .
Tran Currency	Original transaction currency. 999 signifies all transaction currencies.
Area of Event	Card schemes may apply different charges depending on the card network region. If the area of event is <i>All</i> , the charge applies for all regions.
Charge Tier Level	Not applicable
Fee Id	This field may be used for special pricing mechanisms to link the merchant price level to a particular interchange category (or Fee Program Identifier).
Posting Method	Indicates whether the charge will be <i>GROSS PLUS CHARGES</i> or <i>NET</i> .
Outward Fee	Not applicable.
Fee Mode	Indicates whether the charge is being generated or if it is suppressed.
Effective Date	Date that the charge becomes effective.
Expiry Date	Date that the charge expires.

4 Transaction activity

This chapter describes how you can view activity relating to transactions made.

4.1 Viewing processed batches

The details of the processed transactions displayed in MSO are sent in by the Payment Service Provider (PSP) in batches. Batches are a convenient way of bundling transactions and you can use them as a starting point for viewing the transactions. The way transactions are bundled in a batch has no direct effect on the way the transactions are processed.

This *Processed batches* page displays information about the batches processed for a merchant or merchant group within the specified posting date range.

To view the processed batches, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Transaction Activity* menu option.
3. Click *Processed Batches*.
4. Use the *Start* and *End* fields to select the required date range.

Posting Date - Start:	01/12/2014	End:	16/12/2014
-----------------------	------------	------	------------

- The default date range is one day.
- The date range is limited to 31 days.

You can also enter a batch number to filter the search results.

Batch No.:	CCM
------------	-----

A page similar to the following is displayed. The information displayed includes the total value of the transactions processed in the batch. You can view information about the individual transactions by clicking the *View Batch* link in the *Batch Detail* column.

Transaction Activity » Processed Batches								
Posting Date - Start:		01/12/2014	End:		16/12/2014	Batch No.:		
Search		Download						
Batch Date	Posting Date	Batch No.	Terminal ID	Description	No of Items	Amount Total	Batch Detail	
14/12/2014	14/12/2014	CCM151214_01	CT318886	Misc. DR transaction	1	EUR 12.00	View Batch	EUR 11.89
13/12/2014	13/12/2014	CCV141214_01	CT318886	Misc. DR transaction	1	EUR 31.50	View Batch	EUR 31.22
13/12/2014	13/12/2014	CCM141214_01	CT318886	Misc. DR transaction	1	EUR 18.00	View Batch	EUR 17.84
12/12/2014	12/12/2014	CCV131214_01	CT318886	Misc. DR transaction	1	EUR 20.00	View Batch	EUR 19.82
12/12/2014	12/12/2014	CCM131214_01	CT318886	Misc. DR transaction	4	EUR 63.00	View Batch	EUR 62.43
11/12/2014	11/12/2014	CCV121214_01	CT318886	Misc. DR transaction	1	EUR 0.01	View Batch	EUR 0.01
Prev Page				Next Page		1 - 6 (6)		

The following details are displayed:

Field	Description
Batch Date	The date assigned to the batch when it was submitted for processing. Typically, this is copied from a batch header record in the submitted transaction file and the field is filled with the local date at the point of sale.
Posting Date	The internal posting date on which the batch is processed.
Batch No.	The batch number assigned by the submitter of the transaction. The batch numbers need not be unique (many merchants use the same batch number for all batches).
Terminal ID	The terminal ID of the point of sale system that produced the batch (if included in the submitted transaction file).
Description	A text description of the transaction type. The two most common values are "Misc. DR transaction" for purchases and "Misc. CR transaction" for refunds.
No of Items	The number of transactions in the batch.
Amount Total	The total value (net) of the batch.
Batch Detail	View Detail is a hyperlink to the "Processed Batch Detail" page (see Viewing the Processed Batch Details), which displays the individual transactions that make up the batch.
Batch Less MSC Amount	The total transaction net amount. This value is also a hyperlink to the Batch Transaction Fees page (see Viewing the Batch Transaction Fees Page).

4.2 Viewing the batch details

You can view the details of the transactions in a batch on the *Transactions* page. You can access this in one of two ways.

- Click the *View Batch* link on the [Processed Batches](#) page
- Click the *Batch No* link on the [Processed Transactions](#) page

A screen similar to the following is displayed.

Transaction Activity » Processed Transactions » Transactions												
Merchant No. : 100700000005												
Batch No. : CCM131214_01												
Card No. : Transaction Item No. :												
<input type="text"/> <input type="text"/>												
<input type="button" value="Search"/> <input type="button" value="Download"/>												
Trans Date	Tran Time	Item No	Type	Card No.	Card Type	Capture Method	Terminal ID	Terminal Capability	Auth Code	Trans Curr/Amt	Account Curr/Amt	St
12/12/2014	19:46:59	44979442444	Purchase	*****5596	MasterCard	ICC online auth offline pin	CT318886	POS ICC/MS/KE	097505	EUR 10.00	EUR 10.00	Cle
12/12/2014	17:34:11	44979442445	Purchase	*****1153	MasterCard	ICC online auth offline pin	CT318886	POS ICC/MS/KE	037476	EUR 21.00	EUR 21.00	Cle
12/12/2014	19:36:29	44979442446	Purchase	*****1153	MasterCard	ICC online auth offline pin	CT318886	POS ICC/MS/KE	050933	EUR 20.00	EUR 20.00	Cle
12/12/2014	19:58:20	44979442447	Purchase	*****8076	MasterCard	ICC online auth offline pin	CT318886	POS ICC/MS/KE	053292	EUR 12.00	EUR 12.00	Cle
<input type="button" value="Prev Page"/> <input type="button" value="Next Page"/> 1 - 4 (4)												

The page displays details of all the transactions processed within a batch.



It is possible to search for transactions with a particular card number or item number (internal 11 digit slip number) within the batch. To search for a particular card number across all batches; it is necessary to use the Processed Transactions page (see Using the Processed Transactions Page).

4.2.1 Filtering the batch details

If there are a lot of transactions in the batch, you can filter the search for:

- A transaction made with specific card number

Enter the card number in the *Card no* field and click the *Search* button. If a card number matches a card number in the batch, all transactions for that card will be displayed.

- A specific transaction

Entering the transaction number in the *Transaction Item No.* and click *Search*. If a transaction is found in the batch matching the transaction number, it will be displayed in the detail overview.

4.2.2 Viewing Addendum pages

Addendum records are supplementary transaction records used for specific applications such as car rental, hotel (lodging) data or airline data. A separate page is displayed for each type of addendum.

If one or more addendum pages are available for a transaction, you can view it by clicking on the *Addendum* link on the [Processed batch detail](#) page.

For example, the following information might be displayed:

Transaction Detail			
Merchant No.:	000	Card No.:	*****3648
Posted Date:	14/12/2014	ARN:	852
Addendum Type: Smart Card (EMV)			
Transaction Slip:	44\$	Cryptogram Version:	80
Application Interchange Profile (tag 82):	3800	Cryptogram (tag 9F26):	18
Dedicated File Name:	A0000000041010	Cryptogram Transaction Type:	00
Application Transaction Counter:	004F	Cryptogram Amount:	12.00
Cardholder Verification Method (CVM) Results (tag 9F34):	440302	Cryptogram Currency Code:	978
Card Sequence Number:	001	Cryptogram Cashback Amount:	0.00
Card Authentication Reliability Indicator:		Derivation Key Index:	
Card Authentication Results Code:		Unpredictable Number (tag 9F37):	ACFC4B93
CVV Results Code:		Response Code:	
Chip Condition Code:		Authorisation Response Cryptogram Code:	
POS Entry Capability:		Authorisation Response Cryptogram:	
Terminal Application Version Number:		Issuer Script 1 Results:	
Terminal Verification Results (tag 95):	0000008000	Issuer Discretionary Data:	0210A780030200000552000000000000FF
Terminal Transaction Date:	14/12/2014	Terminal Capability Profile (tag 9F33):	E0F0C8
Terminal Country Code:	528	Terminal Serial Number:	04
Terminal Type:	21	Authorized Amount:	12.00
Authorized Currency:	978	Transaction Category Code:	
Transaction Sequence Number:			
		Prev Page	Next Page
		1 (2)	

If the *Next Page* button is available, you can navigate through any other addendum records for the transaction.

Transaction Detail			
Merchant No.:	000	Card No.:	*****3648
Posted Date:	14/12/2014	ARN:	852
Addendum Type: Additional Data			
Business Type:		Cardholder Name:	
Shipping Address:		Original Custom Data:	
Order Date:		Custom Data:	
Product Service Description:		G.M.T.:	+01
Adjustment Ind.:	2	Amex Charge Descriptor:	
Auth Date:	1214 (MMDD)	Address Verification Code:	
DCC Conversion Flag:	000	DCC Issuer Amount:	0.00
DCC Issuer Curr Code:		Fee Sequence Code:	
Internal Merchant Account:		Submission Id:	
MPS Indicator:		MPS Program Code:	
MPS Product Code:		MPS Tenor:	
Amount Earned:		Amount Redeemed:	
UCAF Indicator:	000	Payer Address:	
Payer Name:		Payer City:	
Payer Post Code:		Payer Country:	
Payer State:		Surcharge Amount:	0
Session ID:		V.me Additional Auth Method:	
E-Wallet Type:		V.me Additional Auth Reason Code:	
PPOL Program Data:			
		Prev Page	Next Page
		2 (2)	

4.3 Viewing processed transactions

You can use the *Processed transactions* page to display all transactions for all the merchants in a merchant group or all the transactions for a particular merchant. You can also use the filter criteria at the top of the page to refine your search. For example, you can search for all transactions for a particular card number within a specified period.

4.3.1 Viewing the Processed Transactions page

To view the *Processed Transactions* page, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Transaction Activity* menu option.
3. Click *Processed Transactions*.

The following page is displayed.

Transaction Activity > Processed Transactions

Card No.: Transaction Type: Acquirer BIN/ICA:

Acquirer Ref.: Merchant Name: Internal Merchant Account:

Auth Code: Transaction Country: FPI:

Batch No.: Transaction Currency: Terminal Id:

Trans. Amt. - From: To:

Posting Date - Start: End:

4.3.2 Searching for transactions

Use the search criteria to find the transactions that you want to view. If you do not fill in any values, all transactions will be displayed for the specified date range when you click *Search*.

You can choose one of the following options if you belong to a merchant group:

- Selected merchant only
Only results for the currently selected merchant will be shown.
- All merchants
Results will be shown for all merchants in the merchant group.

You can enter or select the following search criteria.

Field	Description
Card No	You can enter a card number to search for transactions from a specific card. You must enter the complete card number even although only the last 4 numbers of the card will be displayed in the Card No column for any transactions found. Transactions will only be displayed if the card number exactly matches the card number entered. This means when you use the Card No. field to search for transactions, the results displayed will always be for one specific card number.
Transaction Type	You can select one of the transaction types available to you, or select All to view all transaction types

Field	Description
Acquirer BIN/ICA	You can select from all or any of the issuer identification numbers from Visa primary BINs, MasterCard member IDs (ICAs), JCB Licence IDs, Union Pay and Diners or All.
Acquirer Ref	You can enter an acquirer reference number here if you only want to find results for a specific acquirer reference number.
Merchant Name	You can search for a merchant based on the merchant name used in the clearing transaction. Wildcards are supported in this field (for example, you can use Blue* to search for merchant names beginning with Blue). Please note that the search is case sensitive.
Internal Merchant Account	Leave this field blank to search independently of the internal merchant account.
Auth Code	You can enter an Authorisation code in combination with the card number and/or acquirer reference number.
Transaction country	You can select a country to search for transactions made in that country. The default value is all countries.
FPI	You can search for the card network Fee Program Indicator (3 alphanumeric characters). This code is used to assess the applicable interchange rate for a transaction.
Batch number	You can search for transactions with a specific batch number.
Transaction currency	You can search for transactions in a specific currency, by selecting a currency from the list.
Terminal Id	You can use this field to search for transactions from a specific terminal.
Trans. Amt.	You can use the <i>From</i> and <i>To</i> fields to search for a specific amount (by entering the same amount in both fields) or an amount range.
Posting Date	<p>You can use the <i>Start</i> and <i>End</i> fields to search for transactions within a specific date range.</p> <ul style="list-style-type: none"> If you have selected the option <i>Selected Merchant only</i>, the date range can be a maximum of 7 days. If you have selected the option <i>All Merchants</i>, the date range is restricted to 1 day.

Once you have entered or selected the required Search criteria, click **Search**.
A page similar to the following is then displayed.

Transaction Activity » Processed Transactions

Card No.:
Acquirer Ref.:
Auth Code:
Batch No.:
Trans. Amt. - From:
Posting Date - Start:

Transaction Type:
Merchant Name:
Transaction Country:
Transaction Currency:
To:
End:

All
*
All
All Currencies

16/12/2014

Acquirer BIN/ICA:
Internal Merchant Account:
FPI:
Terminal Id:

10/12/2014

Search

Download

Merchant No.	Batch No.	Transaction Date	Posting Date	Type	Card No.	Status	Trans. Curr.	Trans Amount	Acct. Curr.	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Value Date	Capture Method
100	CCM151214_01	14/12/2014	14/12/2014	Purchase	*****3648	Cleared	EUR	12.00	EUR	12.00	0.11	11.89	15/12/2014	ICC online auth offline pin
100	CCV141214_01	13/12/2014	13/12/2014	Purchase	*****6334	Cleared	EUR	31.50	EUR	31.50	0.28	31.22	14/12/2014	ICC online auth pin
100	CCM141214_01	13/12/2014	13/12/2014	Purchase	*****3380	Cleared	EUR	18.00	EUR	18.00	0.16	17.84	14/12/2014	ICC online auth offline pin
100	CCV131214_01	12/12/2014	12/12/2014	Purchase	*****6352	Cleared	EUR	20.00	EUR	20.00	0.18	19.82	13/12/2014	MS online auth signature
100	CCM131214_01	12/12/2014	12/12/2014	Purchase	*****1153	Cleared	EUR	21.00	EUR	21.00	0.19	20.81	13/12/2014	ICC online auth offline pin
100	CCM131214_01	12/12/2014	12/12/2014	Purchase	*****8076	Cleared	EUR	12.00	EUR	12.00	0.11	11.89	13/12/2014	ICC online auth offline pin
100	CCM131214_01	12/12/2014	12/12/2014	Purchase	*****6596	Cleared	EUR	10.00	EUR	10.00	0.09	9.91	13/12/2014	ICC online auth offline pin
100	CCM131214_01	12/12/2014	12/12/2014	Purchase	*****1153	Cleared	EUR	20.00	EUR	20.00	0.18	19.82	13/12/2014	ICC online auth offline pin
100	CCV121214_01	11/12/2014	11/12/2014	Purchase	*****8506	Cleared	EUR	0.01	EUR	0.01	0.00	0.01	12/12/2014	ICC online auth pin

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1 - 9 (9)

If necessary, use the scrollbars at the right-hand side and bottom of the report to view the remaining columns and transactions if necessary. A maximum of 100 transactions can be displayed on one page.

The following fields are displayed for each transaction.

Field	Description
Merchant No	The external merchant number. You can click on the link to view the merchant details. For more information, see Viewing the merchant details below.
Batch No	The batch number assigned to the transaction. If the number contains a hyperlink, you can click on it to view the details of the batch. For more information, see Viewing the batch details below.
Transaction Date	The transaction date supplied. This is normally the date of the transaction on the payments page or at the point of sale.
Posting Date	The date the transaction was posted.
Type	The transaction type. This is normally either: <ul style="list-style-type: none"> Purchase Refund
Card No.	The number of the card. Only the last 4 numbers of the card are shown. Note that when you search for a card using the card number, you must enter the complete card number.
Status	The status of the transaction. This can be: <ul style="list-style-type: none"> Cleared: The transaction is included in an outgoing clearing file to the card scheme. Processed: The transaction has been loaded but not yet included in the clearing file. Reprocessed: The transaction originally had an error status but has now been successfully reprocessed or transferred to another account Error status: A status indicating a problem with the transaction or a technical problem.
Trans Curr	The currency used for the transaction on the payments page or at the point of sale.
Trans Amount	The value of the transaction in the currency of the transaction.

Field	Description
Acct. Curr	The currency of the account to which the transaction is posted.
Acct. Amount Gross	The value of the transaction before the deduction of charges, in the account currency.
Acct. Total Charges	The charges for the transaction.
Acct Amount Net	The amount paid to the merchant for the transaction in the account currency, after the deduction of charges.
Capture Method	Describes how the transaction was captured: for example, chip read, swiped, keyed etc.
Internal Batch No.	Internal reference number of the batch. This is displayed as a hyperlink if the Batch No. field is defined as a hyperlink. Clicking the hyperlink brings you to the Processed Batch Details page.
Merch Tran Ref	The merchant's transaction reference number.
Acquirer Ref	Acquirer Reference Number
Auth. Code	The authorisation code.
Merchant Name	The name of the merchant as used in the clearing transaction.
Transaction Country	The country in which the transaction was made.
Acquirer BIN/ICA	Visa BIN or MasterCard ICA under which the transaction was acquired.
Area of Event	Card network region applicable for the transaction.
FPI	Card network Fee Program Indicator.
Expiry Date	The expiration date of the card.
Internal Merchant Account	Internal Merchant Account Number.
E-Wallet type	This can be one of the following values: <ul style="list-style-type: none"> • V : V.Me by VISA • S: V.Me by VISA including shipping address service • M : MasterCard PPOL/MasterPass • blank : not an eWallet transaction

4.3.3 Viewing the merchant details

You can view the merchant details by clicking on a merchant number in the *Merchant No.* column on the Processed Transactions page. The *Merchant Details* page is displayed. For more details, see [Viewing the merchant details](#) in Chapter 3.

4.3.4 Viewing the batch details

In the *Batch No.* column of the *Processed Transactions* page, the batch number is displayed as a link, if:

- It is the first batch in a transaction
- It is the first transaction on a page



As the batch name does not have to be unique, more than one batch can have the same number.

To view the details of a batch, click on the link. The [Transactions](#) page is displayed, which provides details of all the transactions in the batch.

5 Chargeback details

You can use the *Chargeback Status* page to view the details of disputed transactions. You may, for example, want to view all the chargebacks for a specific day. You can then download the result to a spreadsheet.

The following types of information can be displayed:

- 1st chargebacks
- 2nd chargebacks
- Representments
- Transfers
- Transfer reversals
- Retrieval requests



The currency of the chargeback transaction may be a currency other than the Euro. You can view the applicable exchange rates using the [FX rate option](#) described in Chapter 10.

5.1 About the Acquirer Reference Number

An Acquirer Reference Number (ARN) is a number that uniquely identifies every presentment transaction, and is used to identify all related transactions (chargebacks, representments etc.) in a chargeback lifecycle. This ensures that it is possible to identify and group the transactions that belong together in the chargeback process.

The 11 digit slip number of the original presentment is embedded in positions 12 to 22 of the ARN and is also shown in the *Orig Slip Number* field.

5.2 Viewing chargeback status

To view the *Chargeback Status* page, take the following steps.



The acquirer dispute account is selected automatically when viewing chargeback details.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Transaction Activity* menu option.
3. Click *Chargeback Status*.

A screen similar to the following is shown.

Merchant No. /Client No.	Posting Date	Item Type	Card No.	ARN	Reason Code Reason Description	Cur	Amount	CCN	Orig Post Date Orig Tran Date	Orig Type Orig Tran Amt	Merch Sett Amt Netwk Sett Amt	
101 /082000000	05/12/2014	1st Chargeback	1234567890123456	741	83 Fraud-Card Absent Environment	EUR	-23.61	000000	20140816 20140816	Purchase USD 29.86	USD 29.86 USD 29.86	4: 44
101 /082000000	10/12/2014	Chargeback Transfer to Paymnt Acct Retail	1234567890123456	741	83 Fraud-Card Absent Environment	EUR	23.61		20140816 20140816	Purchase USD 29.86	USD 29.86 USD 29.86	4: 44
101 /082000000	10/12/2014	1st Chargeback	1133667890123466	741	75 Transaction Not Recognized	EUR	-23.32	242424	20140905 20140905	Purchase USD 29.86	USD 29.86 USD 29.86	4: 44


Use the horizontal and vertical scrollbars to view all the fields and rows.

5.2.1 Filtering the search

You can choose one of the following options if you belong to a merchant group:

- Selected merchant only
You must first select a merchant. Only results for the currently selected merchant will be shown.
- All merchants
Results will be shown for all merchants in the merchant group.

You can enter or select the following search criteria.

 When you search for chargeback transactions, you must always enter a date range. The other fields are optional.

Field	Description
Posted date	Use the <i>Start</i> and <i>End</i> fields to select the required date range. The range is limited to a specific date range. If you select the <i>All merchants</i> option, the range is limited to 7 days.
Reason code	You can search for a specific reason code by selecting a code from the list. The default is: <i>All codes</i> .
Cardholder No.	If you want to search for a card number, you must enter the complete number in this field.
ARN	Use this field, for example, if you want to see the history of a particular Acquirer Reference Number. You must also adjust the date range to several months to ensure all the transactions in the chargeback process are included. For more information on the ARN, see About the Acquirer Reference Number .
Card Scheme	You can search for chargeback transactions from a particular card scheme.
Alternate Merchant ID	This number corresponds to the Internal Merchant Account data in the 80 byte addendum record C of the original presentment.

Once you have entered or selected the required search criteria, click *Search*.

5.2.2 Viewing the results

The following fields are displayed for each chargeback transaction.

Field	Description
Merchant No/Client No.	The external and internal merchant numbers.
Posting Date	The date the transaction was posted.
Item type	Indicates the phase of the ARN: <ul style="list-style-type: none"> • 1st chargeback (from issuer) • Chargeback transfer: Transfer of the chargeback to another account, usually the merchant's "payment account retail". • Transfer reversal: Reversal of previous chargeback transfer • Representment: Second presentment to issuer • 2nd chargeback: (from issuer)
Card No.	The number of the card. Only the last 4 numbers of the card are shown.
ARN	The Acquirer Reference Number . You can click on the number to view the Chargeback Status Detail page, which provides more information about the chargeback.
Reason code Reason description	The chargeback reason code for the applicable card scheme, with a description of the reason. This field is not filled if it is not applicable for the item type.
Cur	The currency of the account to which the transaction is posted.
Amount	The value of the transaction in the currency of the account.
CCN	Chargeback Control Number. The issuer reference number for the transaction. This field is not filled if it is not applicable for the item type.
Orig. Post Date	The posting date of the original presentment.
Orig. Tran Date	The transaction date of the original presentment.
Orig Type	The transaction type of the original presentment.
Orig Tran Amt	Transaction amount in the currency of the original transaction.
Merch Sett Amt	The amount of the original presentment posted to the merchant account in the currency of the merchant before the deduction of any charges.
Netwk Sett Amt	Currency and amount of interchange fee for the presentment settled with the payment network before deduction of charges.
Original Slip	The internal slip number of the original presentment. This is also embedded in position 12 to 22 of the ARN.
Item Slip	The 11-digit internal slip number used for the transaction item types (1st chargeback, representment etc.)
Auth code	The authorisation code of the original presentment.
Batch No.	Number provided by original submitter of presentment.
Merchant DBA name	The 'Doing Business As' name of the merchant. This is the name sent to the scheme during clearing; that is, the trade name at the time of the transaction.
Merch Tran Ref	The transaction reference number of the merchant.
Capture Method	Method used to capture the transaction data: for example, chip read, swiped.
E-Wallet Type	This can be one of the following values: <ul style="list-style-type: none"> • V : V.Me by VISA • S: V.Me by VISA including shipping address service • M: MasterCard PPOL/MasterPass • blank : not an eWallet transaction

5.2.3 Viewing the Chargeback Status Detail page

You can view the details of a specific transaction which is part of the chargeback lifecycle.

To do this, click the ARN of the required transaction on the *Chargeback Status* page. The *Chargeback Status Detail* page is displayed.

Transaction Activity » Chargeback Status » Chargeback Status Detail

Transaction Type:	1st Chargeback	Transfer acct:	
Reason Code:	Non-possession of card	Merchant No:	/
Card No.:	1234567890123456	Acct. Type:	
ARN:	740	Remainder Acct:	
Issuer Ref:	000000	Merchant No:	/
Transfer/Chargeback Amts.:		Acct. Type:	
	Acct. amount: USD 29.00	Rental Agreement No:	
	Trans. Amount: GBP 18.45		
Posted amts.:			
	Acct. amount: EUR 23.61		
	Trans. Amount: GBP 18.45		
Pres. Details.:			
	Type: Purchase	E-Wallet Type:	
	Trans Date: 20140816	V.me Additional Auth Method	
	Trans. Amount: USD 29.86	V.me Additional Auth Reason Code	
	Settle Amount: USD 29.86	PPOL Program Data	
Message Text:	CNP, CH DID NOT AUTHORIZE	Note Text:	

The following fields are displayed for the chargeback selected.

Field	Description
Transaction type	Describes the phase of the chargeback cycle that the transaction belongs to, as described for Item type in the previous table.
Reason Code	Free text description of the chargeback reason code. This is not always entered.
Card No	The last four digits of the card number.
ARN	The Acquirer Reference Number.
Issuer Ref	The Chargeback Control Number (CCN). This is not always entered.
Transfer/Chargeback Acct Amount	Depending on whether you are viewing the details of a chargeback or transfer, this is the chargeback amount or the amount to transfer in the posted account currency.
Transfer/Chargeback Trans amount	Depending on whether you are viewing the details of a chargeback or transfer, this is the chargeback amount or the amount to transfer in the transaction account currency.
Posted: Acct amount	The posted account amount of the associated transaction.
Posted: Trans. Amount	The transaction amount of the associated transaction.
Pres. Details: Type Trans Date Trans amount	The transaction type, date (format yyymmdd) and amount of the original presentment.
Pres. Details: Settle Amount	The merchant account currency and amount of the original presentment.
Message Text	Text supplied by the issuer with the incoming first or second chargeback.
Transfer acct.	The number of the account into which the chargeback has been transferred.
Merchant No.	The internal merchant number (client number), external merchant number and merchant name.

Field	Description
Acct. type	The type of the account into which the chargeback has been transferred. Set to "Payment Acct Retail" if the merchant has been debited with the chargeback value.
Remainder Acct	The number of the account where any remainder amount from the chargeback has been transferred. This applies where merchants are "FX protected", that is, protected from any loss or gain due to foreign exchange rate fluctuations. For "FX Protected" merchants, the foreign exchange gain or loss is not debited or credited to the merchant, but rather is transferred to a remainder account.
Merchant No	The number of the merchant who has been debited or credited with any remainder amount. This is typically the "top level" merchant for the institution.
Acct. Type	The account type of the remainder account. For example a "EUR FX p/l chargeback" account is a Euro foreign exchange profit and loss chargeback account.
Rental Agreement No.	The Rental Agreement Number (RAN) that was associated with the original presentment. May be used for car hire transactions.
Note Text	A free-text note provided when transferring the chargeback to another account.
E-Wallet Type	This can be one of the following values: <ul style="list-style-type: none"> • V : V.Me by VISA • S: V.Me by VISA including shipping address service • M : MasterCard PPOL/MasterPass • blank : not an eWallet transaction
V.Me Additional Auth Method	Possible Visa V.Me authorisation method values are: <ul style="list-style-type: none"> • 01 : V.me authenticated • 02 : Additional 3D Secure authenticated • 03 : Additional 3D Secure attempted • 04 : Additional one-time password • Space : not a V.me Visa Europe transaction
V.Me Additional Auth Reason Code	
PPOL program data	Possible values are: <ul style="list-style-type: none"> • 101 : PPOL/MasterPass Remote PPOL/MasterPass • 102 : Remote NFC Payment • blank : not a MasterCard transaction

6 Retrieval requests

The can view details of the incoming retrieval request sent by the card schemes.

6.1 Viewing retrieval requests

To view the Retrieval request page, take the following steps.


1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the Transaction Activity menu option.
3. Click Retrieval request.

A screen similar to the following is shown.

Transaction Activity » Retrieval Request						
Search for: <input checked="" type="radio"/> Selected Merchant only <input type="radio"/> All Merchants						
Posting Date - Start: 01/12/2014		End: 17/12/2014				
Cardholder No.:		ARN:		Card Scheme:	All	<input type="button" value="Search"/>
<input type="button" value="Download"/>						
Merchant No. /Client No.	Item Type RR Date Reason Code Reason Description	ARN Issuer No. Item Slip Number Card Scheme Custom Data	Fulfillment Date Description	Orig Post Date Orig Tran Date Orig Tran Curr/Amt Merch Sett Curr/Amt Netwk Sett Curr/Amt	Card No. Orig Type Orig Slip Number Auth Code Orig Batch Number PAN	
100 /020	Retrieval request 17/12/2014 33 Fraud analysis request	740 514 450 Inward VISA Base II		28/08/2014 28/08/2014 USD 6112.21 EUR 4488.00 USD 6112.21	1234567890123456 Purchase 4340 001340 CCV300814_01	

6.1.1 Filtering the search

You can enter or select the following search criteria.

 When you search for retrieval requests, you must always enter a date range. The other fields are optional.

Field	Description
Posted date	Use the <i>Start</i> and <i>End</i> fields to select the required date range. The range is limited to a specific date range. If you select the <i>All merchants</i> option, the range is limited to 7 days.
Reason code	You can search for a specific reason code by selecting a code from the list. The default is: <i>All codes</i> .
Cardholder No.	If you want to search for retrieval requests for a specific card number, you must enter the complete number in this field.
ARN	Use this field, for example, if you want to see the retrieval requests for a particular Acquirer Reference Number. For more information on the ARN, see About the Acquirer Reference Number .
Card Scheme	You can search for retrieval requests from a particular card scheme.

6.1.2 Viewing the results

The following fields are displayed for each retrieval request.

Field	Description
Merchant No/Client No.	External and internal merchant numbers.
Item type	This is always Retrieval Request.
RR Date	Retrieval request posting date
Reason code Reason description	Retrieval request reason code from the issuer, with a description of the reason.
ARN	Acquirer Reference Number.
Issuer No.	Issuer reference number for the retrieval request.
Item Slip Number	Internal transactions slip number for the retrieval request.
Card scheme	Card scheme from which the retrieval request was received.
Fulfillment date	Date the retrieval request was fulfilled. This is empty or it has not yet been fulfilled.
(Fulfillment) Description	Text description provided by card scheme.
Orig. Post Date	The posting date of the original presentment.
Orig. Tran Date	The transaction date of the original presentment.
Orig Tran Curr/Amt	Transaction amount in the currency of the original presentment.
Merch Sett Curr/Amt	The amount of the original presentment posted to the merchant account in the currency of the merchant before the deduction of any charges.
Netwk Sett Curr/Amt	Currency and amount of interchange fee for the presentment settled with the card scheme before deduction of charges.
Card No.	The number of the card used.
Orig Type	The original transaction type. This is usually Purchase.
Original Slip Number	The 11-digit internal slip number used for the original presentment.
Auth code	The authorisation code of the original presentment.
Orig Batch No.	Number provided by original submitter of presentment (merchant of institution).
RAN	Car rental agreement number, if supplied with the presentment by the original submitter.

7 Suspense transactions

The can view details of the suspense transactions for a merchant. These are transactions that have been processed but have not been posted to the merchant's account because they failed the validation checks.

7.1 Viewing suspense transactions

To view the *Suspense Transactions* page, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Transaction Activity* menu option.
3. Click *Suspense Transactions*.

A screen similar to the following is shown.

Transaction Activity » Suspense Transactions									
Proc Date - Start: 14/12/2014		End: 17/12/2014							
Cardholder No.:									
Search		Download							
Proc Date	Batch Date	Trans Date	Batch No.	Tran Ref.	Card No.	Type	Currency	Amount	Reject Reason
17/12/2014	18/12/2014	18/12/2014	COM181214_01	8867	1234567890123456	Purchase	EUR	9.00	Future Tran Date
Prev Page				Next Page		1 (1)			

7.1.1 Filtering the search

When you search for suspense transactions, you must always enter a date range. Optionally, you can also search using the cardholder number.

7.1.2 Viewing the results

The following fields are displayed for each suspense transaction.

Field	Description
Proc. Date	Date posted in MSO.
Batch date	Date submitted in batch header.
Trans Date	Date of transaction.
Batch No.	Number of batch submitted by merchant.
Tran Ref.	Transaction reference submitted by merchant.
Card No.	The last four digits of the Cardholder number.
Type	Type of transaction.
Currency	Currency of transaction.
Amount	Amount of transaction.

Field	Description
Reject reason	Reason the transaction was rejected. If the rejected transaction is reprocessed successfully, the transaction will continue to be displayed on the <i>Suspense Transactions</i> page, but the <i>Reject Reason</i> will change to <i>Reprocessed</i> . If the reprocessed transaction is processed successfully, the Proc. date field will change to the new processing date.

8 Funding

You can use the *Account Summary* option to view a summary of the postings on your merchant account over a specific period.

This includes the following information:

- Total gross amount of transactions for each card brand
- Commission charged on the transactions
- Net amount of the transactions

The transactions posted for each day are grouped depending on the transaction type. If applicable, the transactions are subdivided depending on the brands used.

For example, the total Merchant Purchase Deposit transactions for a particular day are shown on separate lines for MasterCard and VISA.

You can also use the *Account* option to view more detailed information about the postings.

8.1 Viewing the account summary details

To view the *Account Summary* page, take the following steps.

1. If necessary, select the merchant number. Refer to the section [Selecting the merchant](#) in Chapter 2 for more details.
2. Select the required account.
2. Click the *Funding* menu option.
3. Click *Account summary*.

A screen similar to the following is shown.

Funding » Account Summary															
Posting Date - From: 01/11/2014 to: 16/12/2014															
Search Download															
Posted Date	Trans Type	Slips	Ref No	Rev.	Trans Curr	Trans Amt.	Acc. Amt.	Acc. Charges	Acc. Amt. Net	Card Type	Batch No.	ARN	Addendum ARN	Fee Sequence Code	Fee Sequence Description
01/11/2014	Merchant Purchase Deposit	2			EUR	587.50	587.50	0.00	587.50	Mastercard	CCM021114_01				
01/11/2014	Merch Purchase Fee - All	2			EUR	5.23	0.00	5.23	-5.23	Mastercard	CCM021114_01				
01/11/2014	Merchant Purchase Deposit	6			EUR	659.50	659.50	0.00	659.50	Visa	CCV021114_01				
01/11/2014	Merch Purchase Fee - All	6			EUR	5.88	0.00	5.88	-5.88	Visa	CCV021114_01				
01/11/2014	Merchant Payments	1	44372317468		EUR	1235.89	-1235.89	0.00	-1235.89						
01/11/2014	Summary Payment Totals	16					1247.00	11.11	1235.89						
11/12/2014	Merchant Purchase Deposit	1			EUR	0.01	0.01	0.00	0.01	Visa	CCV121214_01				
11/12/2014	Merchant Payments	1	44879343961		EUR	0.01	-0.01	0.00	-0.01						

8.1.1 Filtering the search

When you search for transactions in the account summary, you must always enter a date range.

8.1.2 Viewing the results

The following fields are displayed for each transaction.

Field	Description
Posted date	The date the item was posted to the account
Trans Type	<p>For each posting date, transactions of the same type and, if applicable, card brand, are grouped together on the overview. The following are the most common types:</p> <ul style="list-style-type: none">• Merchant Purchase Deposit The total gross amount of the transactions per card type.• Merchant Purchase Fee Charges deducted for the transactions.• Merchant Payments Net amount paid to the merchant.• Summary Payment Totals Total gross amount of all the transactions per posting date.
Slips	The number of transactions included in the transaction amount.
Ref No	The internal reference number used to identify the posting.
Rev	<p>Is either Yes if this is a Reversal or blank.</p> <p>The value could be Yes, for example, if a chargeback was processed earlier, but you have successfully defended it.</p>
Trans. Curr	Currency of the transaction.
Trans. Amt	Amount of the transaction.
Acc. Amt	Gross amount posted to the account in the currency of the account. This may therefore be different than the currency of the transaction.
Acc. Charges	Charges for the item, displayed in the currency of the account.
Acc. Amt. Net	The net amount of the item in the currency of the item.
Card Type	<p>The card brand used for the transactions. This is only applicable for:</p> <ul style="list-style-type: none">• Merchant Purchase Deposits• Merchant Debits• Chargebacks
Batch No.	<p>Batch number used to submit the transaction. This is applicable for:</p> <ul style="list-style-type: none">• Merchant Purchase Deposits• Merchant Debits <p>If you want to view more detailed information about the batch, you can click on the batch number to display the Processed Batches page or the Processed Transaction page. The page displayed depends on the page you selected in your profile details, as described in Chapter 2.?????</p>
ARN	Acquirer Reference Number. Only available for chargebacks.
Addendum ARN	ARN created by transferring a transaction.
Fee Sequence Code	Not applicable.
Fee Sequence Description	Not applicable.

8.2 Viewing the account details

In general, you can use the *Account Summary* screen to view details of the postings to account. If you require more detailed information, you can also use the *Account* screen.

To view the *Account* page, take the following steps.

1. If necessary, select the merchant number. Refer to the section [Selecting the merchant](#) in Chapter 2 for more details.
2. Select the required account.
2. Click the *Funding* menu option.
3. Click *Account*.

A screen similar to the following is shown.

Funding » Account

Posting Date From: 01/11/2014

to: 06/11/2014

Search

Download

Posted Date	Trans Type	Slips	Ref No	Rev.	Trans. Curr	Trans. Amt.	Acc. Amt.	Acc. Charges	Acc. Amt. Net	Card Type	Batch No.	A
01/11/2014	Merchant Purchase Deposit	1	443		EUR	240.00	240.00	0.00	240.00	Visa	CCV021114_01	
01/11/2014	Merch Purchase Fee - All	1	443		EUR	2.14	2.14	0.00	-2.14	Visa		
01/11/2014	Merchant Purchase Deposit	4	443		EUR	386.00	386.00	0.00	386.00	Visa	CCV021114_01	
01/11/2014	Merch Purchase Fee - All	4	443		EUR	3.44	3.44	0.00	-3.44	Visa		
01/11/2014	Merchant Purchase Deposit	1	443		EUR	33.50	33.50	0.00	33.50	Visa	CCV021114_01	
01/11/2014	Merch Purchase Fee - All	1	443		EUR	0.30	0.30	0.00	-0.30	Visa		
01/11/2014	Merchant Purchase Deposit	2	443		EUR	587.50	587.50	0.00	587.50	Mastercard	CCM021114_01	
01/11/2014	Merch Purchase Fee - All	2	443		EUR	5.23	5.23	0.00	-5.23	Mastercard		
01/11/2014	Merchant Payments	1	443		EUR	1235.89	1235.89	0.00	-1235.89			

See the description of *Account summary* for details of the fields displayed.

9 Merchant Activity

You can use the options in the *Merchant Activity* menu to view details of transaction authorisations.

Authorisations are initially only visible in the [Recent Authorisations](#) page for a short period. The authorisations can then be found in the [Authorisation History](#) page. This means that very recent authorisations can be found quickly as the information stored is limited. You can always still retrieve information on older authorisations using the *Authorisation History* option.

9.1 Viewing the most recent authorisations

You can view the most recent authorisations using the *Recent Authorisations* page.

If you can no longer find the authorisations in the Recent Authorisations page, you can then use the [Authorisation History](#) page.

To view the *Recent Authorisations* page, take the following steps.

1. If necessary, select the merchant number. Refer to the section [Selecting the merchant](#) in Chapter 2 for more details.
2. Click the *Merchant Activity* menu option.
3. Click the *Recent Authorisations* option.

A screen similar to the following is shown.

Merchant Activity » Recent Authorisations

Merchant Name:
Trade Name:

HOTEL L'EUROPE
HOTEL L'EUROPE

Merchant No.:
Account Currency:

100700000005/M/00000005
EUR

100700000005

Switch:
System Date - Start:
Time HHMM:

Auth Switch (Primary)
15/12/2014
0000

Card No.:
End:
Time HHMM:

17/12/2014

2359

Amount:
Terminal Id:

☒ Approvals
☒ Referrals
☒ Declines

Search

Trace No.	System Date	System Time	Card No	Expiry MMYY	Trans Curr	Amount	Terminal Id	Response Desc	Auth Code	Reversed	RC	Vce	MTID	Tr
-----------	-------------	-------------	---------	-------------	------------	--------	-------------	---------------	-----------	----------	----	-----	------	----

9.1.1 Filtering the search

The maximum date range allowed is 2 days. In other words, the *End Date* can be 1 day later than the *Start Date*.

You can further refine the search by:

- Searching for one or more types of authorisation of the following:
 - Approvals
 - Referrals
 - Declines
- Selecting the switch. You can select one of the following options:
 - OmniPay Auth Switch (Primary)
 - OmniPay Auth Switch (Backup)

The switch is the system used to route the transactions for authorisation. Most authorisations are carried out using the Primary switch, so in general selecting this option will display all authorisations. However if the Primary switch is not available for any reason, authorisation takes place via the Backup switch. Select the Backup option to check for any authorisations done using the backup switch.

- Entering a specific card number
- Entering a specific amount
- Entering a specific terminal ID

9.1.2 Viewing the results

The following fields are displayed for each authorisation.

Field	Description
Trace No	Internal authorisation switch trace number for the authorisation
Trans Date	The date of the transaction on the payments page.
Trans Time	The time of the transaction on the payments page.
Card No	Card number.
Expiry MMY	Card expiry date.
Trans Curr	Transaction currency code
Amount	Transaction amount
Auth code	Authorisation code.
Reversed	Displays Reversed if the authorisation was reversed, otherwise the field is blank.
RC	Internal authorisations switch response code.
Vce	Not applicable.
MTID	The ISO 8583 Message Type Identifier (MTID) of the response message.
Trans Date	The date of the transaction.
Trans Time	The time of the transaction.

9.2 Viewing authorisation history

The *Authorisation History* page contains information on all authorisations, except those carried out very recently. You can view the most recent authorisations using the [Recent Authorisations](#) option.

To view the *Authorisation History* page, take the following steps.

1. If necessary, select the merchant number. Refer to the section, [Selecting a merchant](#) in Chapter 2 for more details.
2. Click the *Merchant Activity* menu option.
3. Click *Authorisation History* option.

A screen similar to the following is shown.

Merchant Activity » Authorisation History

Card No:

Amount:

Auth Date - From: 10/12/2014

To: 17/12/2014

Search

Download

Card No	Expiry MMYY	Amount	Auth Code	Auth Date	Resp Code	Int RC	Ext RC	R	POS Entry Mode	V	AVS Rst	CV2 Rst	Code 10	T	ecomm Type	Mast Sct/ Visa ECI	VbV CAVV Rst	UCAF Ind	Ret Ref No	Subm Tran Id	Card Acceptor Name and Location	Auth Source
*****8508	0415	EUR 0.01	187284	11/12/2014 13:58:39	Transaction approved	000	00		051					V							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****6596	0916	EUR 10.00	097505	12/12/2014 18:46:59	Transaction approved	000	00		051					M							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****8076	0215	EUR 12.00	053292	12/12/2014 18:58:20	Transaction approved	000	00		051					M							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****1153	0916	EUR 20.00	050933	12/12/2014 18:38:29	Transaction approved	000	00		051					M							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****1153	0916	EUR 21.00	037476	12/12/2014 16:34:11	Transaction approved	000	00		051					M							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****6352	0118	EUR 20.00	063311	12/12/2014 16:33:26	Transaction approved	000	00		901					V							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****3380	0219	EUR 18.00	182009	13/12/2014 18:45:42	Transaction approved	000	00		051					M							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****6334	0819	EUR 31.50	376198	13/12/2014 16:53:37	Transaction approved	000	00		051					V							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP
*****3648	0717	EUR 12.00	036965	14/12/2014 16:41:24	Transaction approved	000	00		051					M							HOTEL DELI, BUCKINGHAM PALACE ROAD, LONDON, W1A 0AA, UK	OmniP


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9.2.1 Filtering the search

You must always enter a date range. The range is limited to 365 days

 You are advised to limit the amount of results found by entering additional search criteria. If more than 10,000 results are found, an alert is displayed on the page. You will not be able to view more than the first 10,000 results found. However, if you download the result of the search, all authorisations will be included in the download.

To filter the search further, you can also enter the following criteria:

- Merchant No.
If there is more than one merchant in your merchant group, you can search for a specific merchant by filling in the merchant number.
- Amount of the transaction
- Card number
- Authorisation code

9.2.2 Viewing the results

The following fields are displayed for each authorisation.

Field	Description
Merchant No	Internal/external merchant number.
Card No	Card number.
Expiry MMY	Expiry date of card.
Amount	Transaction currency and amount.
Auth Code	Authorisation code.
Auth Date	Authorisation date and time.
Resp Code	Description of the response code shown in the Int RC column.
Int RC	3 digit internal response code. The description of the code is shown in the Resp Code column.
Ext RC	External 2 character ISO 8583 response code received in reply to authorisation request. This is empty if the authorisation request was not forwarded to the card scheme (because the authorisation switch declined the request).
R	R is displayed if the authorisation has been reversed. The field is empty if the authorisation is not reversed or if the reversal happened after the authorisation was copied to the authorisation history.
POS Entry Mode	The values displayed are in the range 810 to 819, which are the values used for e-commerce. The field is empty if the Entry Mode is not available.
V	V is displayed if voice authorisation was used, otherwise the field is empty.
AVS Rslt	Address Verification Service (AVS) result code, if available, otherwise the field is empty.

Field	Description
CV2 Rslt	<p>The CVC2 Result Code (MasterCard) or CVV2 Result Code (Visa).</p> <p>For Visa, the expected values are (see also Visa manual, VIP field 44.10/ CVV2 Results Code):</p> <ul style="list-style-type: none"> • M: CVV2 Match. • N: CVV2 No Match. • P: Not processed. • S: The CVV2 should be on the card but the merchant indicates it is not. • U: The issuer is not certified or has not provided Visa with encryption keys. <p>For MasterCard, the expected values are (see also MasterCard manual, data element 48, PDS 89):</p> <ul style="list-style-type: none"> • Y: CVC1 incorrect (magnetic stripe error). • M: Matched (correct) CVC2. • N: CVC2 not valid • P: Processing not performed. • U: Unregistered (the issuer does not support this service).
Code 10	Y is displayed if this is a "code 10" (merchant suspicious) authorisation request, otherwise it is empty.
T	<p>Card type. This can be:</p> <ul style="list-style-type: none"> • M - MasterCard • V - Visa
ecomm Type	<p>Used to identify electronic commerce transactions.</p> <p>Possible values are:</p> <ul style="list-style-type: none"> • ecomm: An electronic commerce transaction. • VbV: A Verified by Visa electronic commerce transaction. • UCAF: A MasterCard UCAF (SecureCode) electronic commerce transaction. <p>The field is left blank if it is not an e-commerce transaction.</p> <p>Note: For some acquirers it is not possible to identify Verified by Visa and UCAF authorisations specifically; for these acquirers, Verified by Visa and UCAF authorisations appear as normal electronic commerce ("ecomm") authorisations.</p>
Mast SLI/Visa ECI	<p>Where the merchant offered to perform the transaction, this field shows the actual corresponding values for the Visa card scheme ECI /MasterCard SLI.</p> <ul style="list-style-type: none"> • For Visa authorisations: the 2 digit Visa ECI is displayed. • For MasterCard authorisations: the first 2 positions of PDS 42 (the Security Level Indicator) is displayed.
VbV CAVV Rslt	<p>Result code for Verified by Visa authorisations. The most common values expected are:</p> <ul style="list-style-type: none"> • 2: CAVV failed validation — authentication • 3: CAVV passed validation — attempt. • 8: CAVV passed validation — attempt (for U.S. issued cards only) • D: CAVV was not validated — authentication. <p>The field is empty if it is not a Visa e-commerce transaction or the merchant does not support Verified by Visa.</p>

Field	Description
UCAF Ind	<p>MasterCard UCAF indicator. Possible values are:</p> <ul style="list-style-type: none"> • 1=UCAF data collection is supported by the merchant, but UCAF data is not populated. • 2=UCAF data collection is supported by the merchant, and UCAF data is populated. <p>The field is empty if it is not a MasterCard e-commerce transaction or the merchant does not support UCAF.</p>
Ret Ref No	The Retrieval Reference Number per transaction.
Subm Tran Id	Submitter transaction ID. Filled with a non-space value only when the corresponding field was filled on the authorisation log file
Card Acceptor Name and Location	<p>This field contains the information necessary for printing on credit card billing statements.</p> <p>The layout is as follows:</p> <ul style="list-style-type: none"> • Subfield 1: Merchant Name. • Subfield 2: Merchant City. • Subfield 3: Country Code.
Auth Source	Indicates the source of the authorisation if known.

10 Customer Service

This chapter describes the various customer service options available.

You can use the *Customer Service* menu to:

- View contact details of the help desk for your region
- View information about currency exchange rates
- View alert and report notifications
- Change the password that you use to log in to MSO
- View any documents available to you

10.1 Viewing contact details

To view the contact details of the help desk, take the following steps.

1. Click the *Customer Service* menu option.
2. Click the *Contact details* option.

A page similar to the one below is displayed.

The details of how to contact the help desk are displayed for each region.

For any Questions or Queries please Contact PaySquare Customer Service		
PaySquare SE Customer Services Postbus 30600 3503 AJ Utrecht I www.paysquare.eu Open Monday until Friday 8:30 - 21:00	PaySquare SE Dispute Management Postbus 30600 3503AJ Utrecht E chargeback@nl.paysquare.eu Open Monday until Friday 8:30 - 17:00	
Customer Services e-mail addresses and telephone numbers		
COUNTRY	E-MAIL ADDRESS	TELEPHONE NUMBER
The Netherlands	service@nl.paysquare.eu	+31 (0)88 385 73 33
Belgium	service@be.paysquare.eu	+32 (0)2 700 68 48
Luxemburg	service@lu.paysquare.eu	+352 24 871 877
Austria	service@at.paysquare.eu	+43 (0)1 206 092 002
Switzerland	service@ch.paysquare.eu	+41 (0)44 511 12 49
United Kingdom	service@uk.paysquare.eu	+44 (0)20 368 415 56

10.2 Viewing exchange rates

You can use the *FX Rate* page to view details of currency exchange rates. For example, if a chargeback transaction is paid out in a currency other than the Euro (because the original transaction was in a foreign currency), you can use this page to check the exchange rate. You can choose from any of the rates available in MSO.

To view the FX rates, take the following steps.

1. Click the *Customer Service* menu option.
2. Click the *FX rate* option.

The following page is displayed.

Customer Service » FX Rate

Institution ID: 00000007
FX Rate Category: Own
Effective Date Range: 01/09/2014 to: 22/12/2014
Currency: All Currencies

Search

Effective Date	Effective Time	Currency	Category	Middle Rate	Purchase Rate	Sales Rate	Base Currency
----------------	----------------	----------	----------	-------------	---------------	------------	---------------

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3. Select the rate category required. This can be one of the rates from the card schemes.
4. Enter the date range.
5. Optionally, you can also search for exchange rates for a specific currency. By default, the rates for all available currencies will be displayed for the rate category.
6. Click **Search** to display the results.

Customer Service » FX Rate

Institution ID: 00000007
FX Rate Category: Mastercard
Effective Date Range: 16/12/2014 to: 22/12/2014
Currency: EUR-Euro

Search Download

Effective Date	Effective Time	Currency	Category	Middle Rate	Purchase Rate	Sales Rate	Base Currency
22/12/2014	17:41:35	EUR	Mastercard	0.816293	0.816193	0.816393	USD
20/12/2014	15:00:22	EUR	Mastercard	0.81823	0.81813	0.818331	USD
19/12/2014	17:59:14	EUR	Mastercard	0.81823	0.81813	0.818331	USD
18/12/2014	18:00:42	EUR	Mastercard	0.815295	0.815195	0.815395	USD
17/12/2014	18:15:53	EUR	Mastercard	0.807331	0.807233	0.807428	USD
16/12/2014	17:41:43	EUR	Mastercard	0.803503	0.803406	0.8036	USD

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10.3 Changing your password

For information on changing your password, refer to *Changing your password at other times* in Chapter 2.